

**THE 2018 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES**

**OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS DECEMBER 31, 2018**



**BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA**

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Table of Contents

Letter of Transmittal	3
Personnel	4
Officers of the Bureau of Financial Institutions / Legal Holidays	5
Organizational Chart	6
BANKS	
Deposits in Virginia Bank Offices	7
Consolidated Report of Condition	8
Consolidated Report of Income	9
Selected Data for State-Chartered Banks	10
Applications Received and/or Acted Upon	13
Status Changes	17
List by Name	20
Holding Companies with Bank Subsidiaries Headquartered in Virginia	38
TRUST COMPANIES	
Applications Received and/or Acted Upon	43
SAVINGS INSTITUTIONS	
List by Name	44
CREDIT UNIONS	
Consolidated Report of Condition	45
Consolidated Report of Income	46
Selected Data for State-Chartered Credit Unions	47
Applications Received and/or Acted Upon	49
Status Changes	50
List by Name	51

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

STATE CORPORATION COMMISSION

MARK C. CHRISTIE, Chairman

JUDITH WILLIAMS JAGDMANN

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2018

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2018 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

E. J. FACE, JR.
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS

E. J. FACE, JR.
Commissioner of Financial Institutions

ADMINISTRATION & LICENSING

DUSTIN R. PHYSIOC
Deputy Commissioner

DEPOSITORY SUPERVISION

ROBERT W. HUGHES
Deputy Commissioner

NON-DEPOSITORY SUPERVISION

SUSAN E. HANCOCK
Deputy Commissioner

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

**OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION
HAS ADMINISTERED THE BANKING LAWS**

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

Commissioner of Financial Institutions

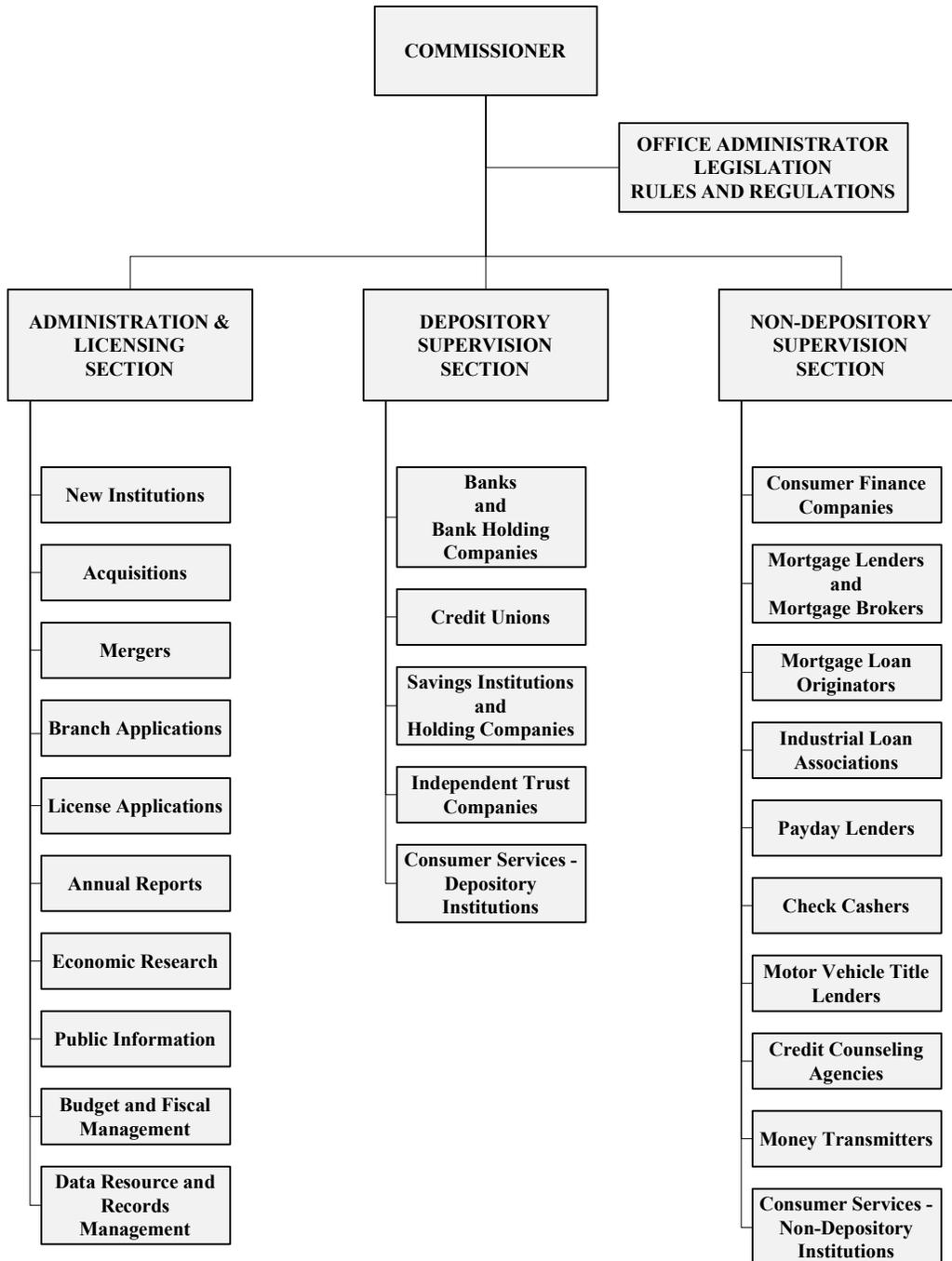
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

LEGAL HOLIDAYS

In each year, the first day of January (New Year's Day), the Friday preceding the third Monday in January (Lee-Jackson Day), the third Monday in January (Martin Luther King, Jr. Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on a Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.2, Chapter 33, Code of Virginia).

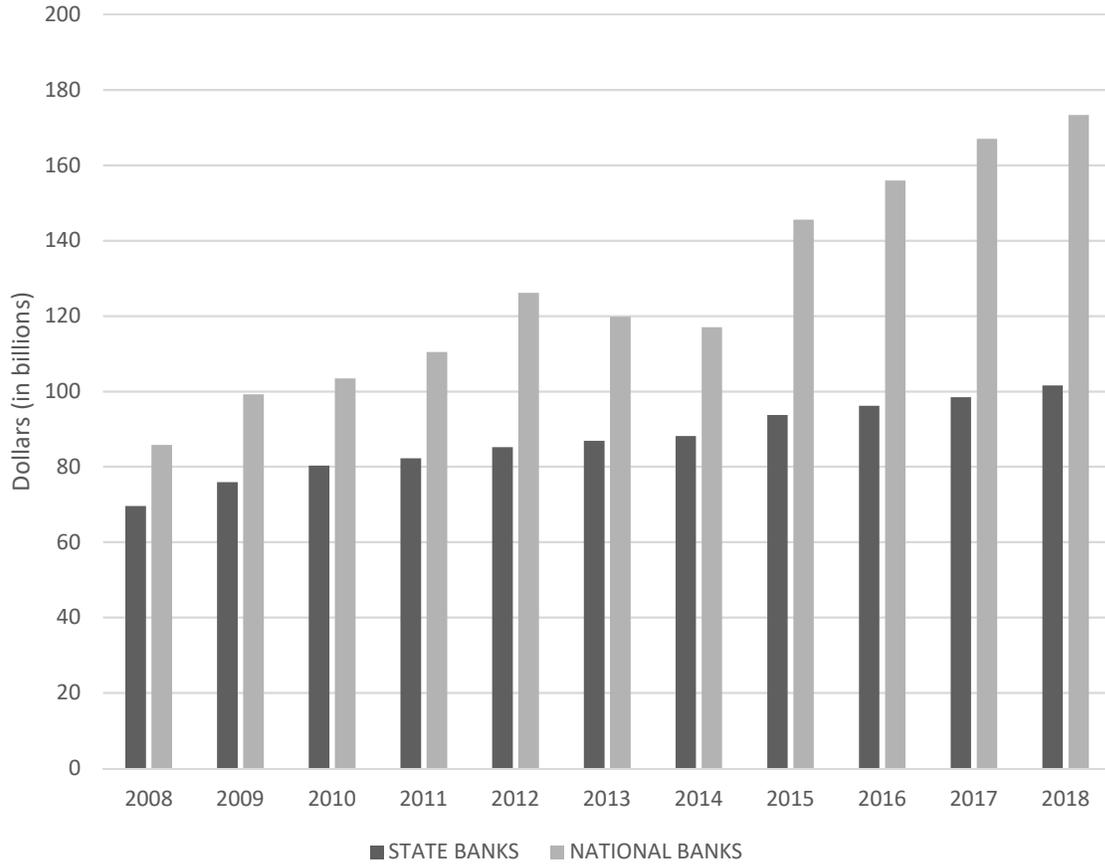
**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2008 – 2018¹**



¹ Includes deposits of Virginia banks and out-of state banks operating in Virginia

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**Consolidated Report of Condition for Virginia State-Chartered Banks
As of December 31 (In Thousands of Dollars)**

	December 31, 2017 56 State Banks 1,050 Branches	December 31, 2018 53 State Banks 1,019 Branches
ASSETS		
Cash and balances due from depository institutions:	\$4,358,078	\$3,852,127
(1) Noninterest-bearing balances	924,931	907,867
(2) Interest-bearing balances	3,433,147	2,944,260
Securities	9,955,553	10,794,621
Federal funds sold & securities purchased under agreement to resell	239,516	130,330
Loan and lease financing receivables:		
Loans and leases, net of unearned income	56,457,232	58,689,846
LESS: Allowance for loan and lease losses	473,085	466,643
Loans and leases, net of unearned income and allowance for losses	55,984,147	58,223,203
Assets held in trading accounts	4,406	19,461
Premises and fixed assets (including capitalized leases)	1,090,040	1,075,757
Other real estate owned	184,036	145,535
Intangible assets	2,521,081	3,124,480
Other assets	2,848,520	3,008,395
TOTAL ASSETS	\$77,185,377	\$80,373,909
LIABILITIES		
Deposits:		
In domestic offices	\$60,563,073	\$62,801,994
(1) Noninterest-bearing	14,814,609	15,296,828
(2) Interest-bearing	45,748,464	47,505,166
In foreign offices, Edge and Agreement subsidiaries, and IBFs ...	0	0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
Federal funds purchased and securities sold under agreement to repurchase	553,902	418,651
Other borrowed money	4,854,065	4,916,105
Notes and debentures subordinated to deposits	253,810	254,440
Other liabilities	566,703	580,311
TOTAL LIABILITIES	\$66,791,553	\$68,971,501
EQUITY CAPITAL		
Perpetual preferred stock	3,259	1,109
Common stock	440,646	477,678
Surplus	6,991,582	7,283,998
Undivided profits and capital reserves	2,943,853	3,623,081
Noncontrolling interests in consolidated subsidiaries	14,484	16,542
TOTAL EQUITY	\$10,393,824	\$11,402,408
TOTAL LIABILITIES AND EQUITY CAPITAL	\$77,185,377	\$80,373,909

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**Consolidated Report of Income for Virginia State-Chartered Banks
For the Year Ended December 31 (In Thousands of Dollars)**

	2017	2018
INTEREST INCOME:		
Interest on loans.....	\$2,528,881	\$2,834,471
Income from lease financing receivables	357	318
Interest on balances due from depository institutions	42,444	56,825
Interest and dividends on securities.....	221,024	265,925
Interest from assets held in trading accounts.....	0	0
Interest on federal funds sold and securities purchased under agreements to resell	6,075	3,560
Other Interest Income	19,810	23,710
TOTAL INTEREST INCOME	2,818,591	3,184,809
INTEREST EXPENSE:		
Interest on deposits in domestic offices.....	286,439	411,834
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0	0
Expense of federal funds purchased and securities sold under agreements to repurchase	8,474	4,685
Interest on trading liabilities and other borrowed money	57,715	94,184
Interest on notes and debentures subordinated to deposits	5,495	12,279
Other interest expense	4,374	4,445
TOTAL INTEREST EXPENSE.....	362,497	527,427
NET INTEREST INCOME.....	2,456,094	2,657,382
Provision for loan and lease losses	142,007	106,452
NONINTEREST INCOME:		
Income from fiduciary activities.....	30,000	29,535
Service charges on deposit accounts	129,237	132,058
Trading revenue.....	982	3,527
All other noninterest income	575,018	586,765
TOTAL NONINTEREST INCOME.....	735,237	751,885
Realized gains (losses) on securities	3,045	(986)
NONINTEREST EXPENSE:		
Salaries and employee benefits.....	1,129,981	1,189,104
Expenses of premises and fixed assets (net of rental income)...	250,718	251,539
Other noninterest expense	682,144	711,324
TOTAL NONINTEREST EXPENSE	2,062,843	2,151,967
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS.....	989,526	1,149,862
APPLICABLE INCOME TAXES	459,205	217,664
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	530,321	932,198
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	0	(3,165)
NET INCOME	\$530,321	\$929,033

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**Selected Data for Virginia State-Chartered Banks
As of December 31, 2018**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Bank of Botetourt	Buchanan	12	435,765	386,324	46,265
Bank of Clarke County*	Berryville	13	792,387	703,506	84,210
Bank of the James*	Lynchburg	16	675,259	612,802	59,810
Benchmark Community Bank*	Kenbridge	15	643,887	570,632	70,846
Burke & Herbert Bank & Trust Company	Alexandria	25	3,006,721	2,308,733	345,863
Carter Bank & Trust	Martinsville	107	4,039,599	3,591,181	436,214
Chesapeake Bank*	Kilmarnock	15	850,890	750,777	93,138
Citizens and Farmers Bank	West Point	27	1,517,593	1,182,055	174,244
Citizens Bank and Trust Company*	Blackstone	11	392,464	329,346	50,309
Community Bankers' Bank*	Midlothian	1	135,903	96,398	17,537
Essex Bank*	Richmond	29	1,393,736	1,167,300	139,010
Farmers & Merchants Bank*	Timberville	13	778,632	592,058	89,179
Farmers & Merchants Bank of Craig County*	New Castle	2	61,457	49,498	11,840
Farmers and Miners Bank*	Pennington Gap	6	135,181	116,512	18,308
Farmers Bank*	Windsor	7	478,341	386,719	52,139
First Bank*	Strasburg	15	752,741	682,876	68,357
First Community Bank*	Bluefield	48	2,236,658	1,869,476	311,737
First Sentinel Bank*	Richlands	7	262,086	222,463	23,475
Frontier Community Bank*	Waynesboro	2	123,654	104,085	12,864
FVCbank*	Fairfax	12	1,349,291	1,168,692	174,258
Highlands Community Bank*	Covington	3	143,592	124,460	18,751

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**Selected Data for Virginia State-Chartered Banks
As of December 31, 2018**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Highlands Union Bank*	Abingdon	14	591,931	503,585	56,316
HomeTown Bank*	Roanoke	6	564,879	493,243	60,492
John Marshall Bank*	Reston	9	1,394,135	1,140,035	165,232
Lee Bank and Trust Company	Pennington Gap	4	151,145	126,039	22,414
MainStreet Bank*	Fairfax	6	1,100,083	921,754	133,162
Miners Exchange Bank*	Coeburn	6	88,602	76,259	11,060
Movement Bank	Danville	1	41,272	35,423	5,624
New Peoples Bank, Inc.*	Honaker	21	680,984	596,818	66,095
Peoples Community Bank*	Montross	5	201,358	181,789	18,516
Pioneer Bank*	Stanley	7	208,984	177,628	24,183
Select Bank*	Forest	4	221,288	199,899	20,488
SONABANK*	Tappahannock	49	2,707,117	2,105,118	396,753
The Bank of Charlotte County*	Phenix	4	135,384	114,763	20,508
The Bank of Fincastle	Fincastle	8	207,117	179,112	25,326
The Bank of Marion*	Marion	17	377,255	329,470	43,307
The Bank of Southside Virginia	Carson	15	555,343	449,424	98,993
The Blue Grass Valley Bank	Blue Grass	2	45,504	40,485	4,848
The Farmers Bank of Appomattox*	Appomattox	5	229,936	196,056	31,327
The Fauquier Bank*	Warrenton	11	730,268	635,901	63,410
The First Bank and Trust Company*	Lebanon	21	1,809,023	1,518,051	208,800
The Freedom Bank of Virginia*	Fairfax	4	478,815	400,733	59,114

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**Selected Data for Virginia State-Chartered Banks
As of December 31, 2018**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Touchstone Bank*	McKenney	14	426,280	370,147	44,343
Towne Bank	Portsmouth	41	11,163,043	8,411,320	1,525,525
TruPoint Bank*	Grundy	12	435,445	385,171	39,520
Union Bank & Trust*	Richmond	155	13,732,008	9,978,685	2,193,264
United Bank*	Fairfax	140	19,247,276	14,062,911	3,478,956
VCC Bank*	Richmond	2	194,139	149,960	21,362
Village Bank	Midlothian	10	512,693	439,924	48,272
Virginia Bank and Trust Company*	Danville	8	192,513	166,236	23,250
Virginia Commonwealth Bank*	Kilmarnock	20	1,076,167	858,242	108,416
Virginia Community Bank	Louisa	7	247,412	211,180	24,964
Virginia Partners Bank*	Fredericksburg	5	420,672	330,740	43,672

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

New Banks

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
09/22/17	Atlantic Bay Holding Company, Inc.	596 Lynnhaven Pkwy., Suite 200 City of Virginia Beach, VA	Withdrawn 08/13/18
10/19/18	VisionBank	8201 Greensboro Drive McLean, Fairfax County, VA	Pending

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
09/22/17	Virginia Community Bank, Louisa, VA to merge into it Atlantic Bay Holding Company, Inc.	Withdrawn 08/13/18
06/25/18	FVCbank, Fairfax, VA to merge into it Colombo Bank	Approved 08/15/18
11/26/18	Union Bank & Trust, Richmond, VA to merge into it Access National Bank	Pending

Acquisitions

<u>Received</u>	<u>Description</u>	<u>Activity</u>
09/22/17	Brian Holland to acquire control of Virginia Community Bank	Withdrawn 08/13/18
12/21/17	Old Point Financial Corporation, Hampton, VA to acquire control of Citizens National Bank	Approved 02/08/18
05/07/18	George Matthew Garten to acquire control of Industrial Loan Company	Pending
11/26/18	Union Bankshares Corporation, Richmond, VA to acquire control of Access National Corporation	Pending
12/21/18	American National Bankshares Inc., Danville, VA to acquire control of HomeTown Bankshares Corporation	Pending
03/30/18	Parkway Acquisition Corp., Floyd, VA to acquire Great State Bank	Approved 06/15/18
05/16/18	First US Bancshares, Inc., Birmingham, AL to acquire The Peoples Bank	Approved 07/20/18
06/25/18	FVCBankcorp, Inc., Fairfax, VA to acquire Columbo Bank	Approved 08/15/18
07/16/18	First Community Bankshares, Inc. to acquire First Community Bank	Approved 09/07/18

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/28/17	First Bank and Trust Company, The Lebanon, VA	2695 Prices Fork Road Blacksburg, Montgomery County, VA	Approved 01/24/18
01/29/18	MVB Bank, Inc. Fairmont, WV	1313 Dolley Madison Blvd McLean, VA	No Objection 02/12/18
02/09/18	Bank of Charles Town Charles Town, WV	1201 Wolf Rock Drive, Suite 125 Purcellville, Loudoun County, VA	No Objection 02/22/18

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/09/18	Benchmark Community Bank Kenbridge, VA	316 W. Atlantic Street City of Emporia, VA	Approved 02/22/18
02/09/18	Highlands Community Bank Covington, VA	9008 Sam Snead Hwy Hot Springs, Bath County, VA	Approved 03/06/18
02/09/18	JPMorgan Chase Bank, National Association Columbus, OH	2825 Wilson Boulevard Arlington, VA	No Objection 03/15/18
02/12/18	First Sentinel Bank Richlands, VA	427 Main Street Bland, Bland County, VA	Approved 03/12/18
02/23/18	John Marshall Bank Reston, VA	8229 Boone Boulevard, Suite 102 Vienna, Fairfax County, VA	Approved 03/19/18
02/28/18	Select Bank Lynchburg, VA	4925 Boonsboro Road City of Lynchburg, VA	Approved 03/20/18
02/28/18	Towne Bank Portsmouth, VA	101 West Main Street, Suite 1000 World Trade Center City of Norfolk, VA	Approved 03/12/18
03/09/18	Farmers & Merchants Bank Timberville, VA	2782 Stuarts Draft Highway Stuarts Draft, Augusta County, VA	Approved 04/05/18
03/27/18	Pioneer Bank Stanley, VA	630 Peter Jefferson Parkway Suite 190 Albemarle County, VA	Approved 04/11/18
04/25/18	Virginia Commonwealth Bank Richmond, VA	300 32nd Street City of Virginia Beach, VA	Approved 05/21/18
06/04/18	JPMorgan Chase Bank, National Association Columbus, OH	SWC Chain Bridge Rd. and Dolley Madison Blvd. McLean, Fairfax County, VA	No Objection 07/03/18
06/04/18	JPMorgan Chase Bank, National Association Columbus, OH	NWC North Washington Street and King Street City of Alexandria, VA	No Objection 07/03/18
06/05/18	JPMorgan Chase Bank, National Association Columbus, OH	NWC Wilson Blvd. and North Randolph Street Arlington, Arlington County, VA	No Objection 07/03/18
06/20/18	Essex Bank Henrico, VA	Stonehenge Village 12640 Stone Village Way Midlothian, Chesterfield County, VA	Approved 07/13/18
07/30/18	Fulton Bank, National Association Lancaster, PA	95 Community Street Albemarle County, VA	No Objection 08/10/18
08/08/18	Towne Bank Portsmouth, VA	2839 Charles Blvd. Greenville, NC	Approved 09/06/18
08/21/18	Virginia Commonwealth Bank Richmond, VA	1801 Bayberry Court, Suite 101 Henrico County, VA	Approved 09/17/18
08/21/18	Benchmark Community Bank Kenbridge, VA	110 South College Street Youngsville, NC	Approved 09/04/18

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
09/04/18	Citizens and Farmers Bank West Point, VA	3920 Lenox Avenue Albemarle County, VA	Approved 09/24/18
09/10/18	Essex Bank Henrico, VA	3062 Solomons Island Road Edgewater, MD	Approved 10/12/18
09/17/18	Bank of the James Lynchburg, VA	5 Village Highway Rustburg, Campbell County, VA	Approved 10/10/18
09/24/18	John Marshall Bank Reston, VA	14130 Noblewood Plaza, Suite 201 Woodbridge, Prince William County, VA	Approved 10/09/18
10/02/18	Bank of Fincastle, The Fincastle, VA	Intersection of Roanoke Road and Herndon Street Fincastle, Botetourt County, VA	Approved 10/29/18
11/14/18	Bank of the James Lynchburg, VA	45 South Main Street City of Lexington, VA	Approved 12/04/18
11/21/18	Towne Bank Portsmouth, VA	802 Green Valley Road, Suite 100 Greensboro, NC	Approved 12/11/18

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/13/17	Bank of the James Lynchburg, VA	From: 180 Old Courthouse Road Appomattox, Appomattox County, VA To: 1745 Confederate Boulevard Appomattox, Appomattox County, VA	Approved 01/09/18
04/09/18	Benchmark Community Bank Kenbridge, VA	From: 1775 Graham Avenue, Suite 204 Henderson, NC To: 1775 Graham Avenue, Suite 105 Henderson, NC	Approved 04/23/18
06/21/18	Bank of Botetourt Troutville, VA	From: 3214 Electric Road, Suite 107 Roanoke County, VA To: 3232 Electric Road Roanoke County, VA	Approved 07/05/18
09/10/18	Union Bank & Trust Richmond, VA	From: 6551 Centralia Road Chester, Chesterfield County, VA To: 10620 Iron Bridge Road Chester, Chesterfield County, VA	Approved 09/26/18
10/04/18	First Community Bank Bluefield, VA	From: 102 Wall Street SW Abingdon, Washington County, VA To: 271 West Main Street Abingdon, Washington County, VA	Approved 10/18/18
10/30/18	Manufacturers and Traders Trust Company Buffalo, NY	From: 1861 Wiehle Avenue Reston, Fairfax County, VA To: 1886 Metro Center Drive Reston, Fairfax County, VA	Pending

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/16/18	Towne Bank Portsmouth, VA	From: 9961 Iron Bridge Road Chesterfield County, VA To: 9761 Iron Bridge Road Chesterfield County, VA	Approved 12/03/18
11/26/18	First Bank and Trust Company, The Lebanon, VA	From: 667 West Main Street Abingdon, Washington County, VA To: 711 West Main Street Abingdon, Washington County, VA	Approved 12/11/18

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Banks -- Status Changes

Mergers

January	01	Union Bank & Trust, Richmond, VA merged into it Xenith Bank
January	02	WashintonFirst Bank, Reston, VA merged into Sandy Spring Bank, Olney, MD
January	26	Towne Bank, Portsmouth, VA merged into it Paragon Commercial Bank
August	31	The Peoples Bank, Rose Hill, VA merged into First US Bank, Birmingham, AL
October	12	FVCbank, Fairfax, VA merged into it Colombo Bank

Changes in Title

March	29	First Virginia Community Bank, Fairfax, VA changed its name to FVCbank
-------	----	------------------------------------------------------------------------

Branch Openings

February	01	John Marshall Bank, Reston, VA opened a branch office at 1401 H Street, NW, Suite 702, Washington, DC
May	01	New Peoples Bank, Inc., Honaker, VA opened a branch office at 207 Oakvale Road, Princeton, WV
May	29	Highlands Community Bank, Covington, VA opened a branch office at 9008 Sam Snead Hwy, Hot Springs, Bath County, VA
June	18	Capital Bank, National Association, Rockville, MD opened a branch office at 10700 Parkridge Blvd, Suite 180, Reston, VA
June	18	Select Bank, Lynchburg, VA opened a branch office at 4925 Boonsboro Road, City of Lynchburg, VA
July	02	Pioneer Bank, Stanley, VA opened a branch office at 630 Peter Jefferson Parkway, Suite 190, Albemarle County, VA
July	09	Bank of Charles Town, Charles Town, WV opened a branch office at 1201 Wolf Rock Drive, Suite 125, Purcellville, Loudoun County, VA
July	23	First Sentinel Bank, Richlands, VA opened a branch office at 427 Main Street, Bland, Bland County, VA
July	23	MainStreet Bank, Fairfax, VA opened a branch office at 307 East Market Street, Leesburg, Loudoun County, VA
August	20	MVB Bank, Inc., Fairmont, WV opened a branch office at 12100 Sunset Hills Road, Suite 110 and 130, Reston, VA
September	04	MVB Bank, Inc., Fairmont, WV opened a branch office at 1313 Dolley Madison Blvd, McLean, VA
September	04	Benchmark Community Bank, Kenbridge, VA opened a branch office at 316 W. Atlantic Street, City of Emporia, VA
October	01	John Marshall Bank, Reston, VA opened a branch office at 8229 Boone Boulevard, Suite 102, Vienna, Fairfax County, VA
October	29	Virginia Commonwealth Bank, Richmond, VA opened a branch office at 1801 Bayberry Court, Suite 101, Henrico County, VA
December	03	John Marshall Bank, Reston, VA opened a branch office at 14130 Noblewood Plaza, Suite 201, Woodbridge, Prince William County, VA
December	18	JPMorgan Chase Bank, National Association, Columbus, OH opened a branch office at 2825 Wilson Boulevard, Arlington County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Banks -- Status Changes

Main Office Redesignations

February	21	VCC Bank, Henrico, VA redesignated its main office from 110 Peppers Ferry Road, Christiansburg, Montgomery County, VA to 7814 Carousel Lane, Suite 100, Richmond, Henrico County, VA
October	29	Virginia Commonwealth Bank, Richmond, VA redesignated its main office from 100 Main Street, Kilmarnock, Lancaster County, VA to 1801 Bayberry Court, Richmond, City of Richmond, VA

Branch Relocations

January	09	Bank of the James, Lynchburg, VA relocated a branch office from 180 Old Courthouse Road, Appomattox, Appomattox County, VA to 1745 Confederate Boulevard, Appomattox, Appomattox County, VA
April	30	Benchmark Community Bank, Kenbridge, VA relocated a branch office from 1775 Graham Avenue, Suite 204, Henderson, NC to 1775 Graham Avenue, Suite 105, Henderson, NC
November	13	Union Bank & Trust, Richmond, VA relocated a branch office from 6551 Centralia Road, Chester, Chesterfield County, VA to 10620 Iron Bridge Road, Chester, Chesterfield County, VA

Branch Closings

January	19	Carter Bank & Trust, Martinsville, VA closed its branch office at 4430 Ivy Road, Albemarle County, VA
April	29	Carter Bank & Trust, Martinsville, VA closed its branch office at 4251 North Roxboro Road, Durham, NC
April	29	Carter Bank & Trust, Martinsville, VA closed its branch office at 9008 Sam Snead Highway, Hot Springs, Bath County, VA
May	25	Union Bank & Trust, Richmond, VA closed its branch office at 901 East Cary Street, Suite 1700, City of Richmond, VA
May	25	Union Bank & Trust, Richmond, VA closed its branch office at 3432 Pump Road, Henrico County, VA
May	25	Union Bank & Trust, Richmond, VA closed its branch office at 9681 West Broad Street, Glen Allen, Henrico County, VA
June	22	Carter Bank & Trust, Martinsville, VA closed its branch office at 81 Franklin Street, Weyers Cave, Augusta County, VA
June	29	Pioneer Bank, Stanley, VA closed its branch office at 670 Berkmar Circle, 1st Floor, Albemarle County, VA
August	10	Union Bank & Trust, Richmond, VA closed its branch office at 5950 Brook Road, Henrico County, VA
August	10	Union Bank & Trust, Richmond, VA closed its branch office at 2101 Forest Avenue, City of Buena Vista, VA
August	10	Union Bank & Trust, Richmond, VA closed its branch office at 485 Chesapeake Drive, White Stone, Lancaster County, VA
August	10	Union Bank & Trust, Richmond, VA closed its branch office at 1095 Millwood Pike, Frederick County, VA
August	10	Union Bank & Trust, Richmond, VA closed its branch office at 4505 Columbus Street, Suite 100, City of Virginia Beach, VA
August	10	Union Bank & Trust, Richmond, VA closed its branch office at 1330 Parham Circle, Albemarle County, VA
September	27	United Bank, Vienna, VA closed its branch office at 1807 Rockville Pike, Rockville, MD
October	04	United Bank, Vienna, VA closed its branch office at 1667 K Street, N.W., Washington, DC

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Banks -- Status Changes

Branch Closings

October	15	TruPoint Bank, Grundy, VA closed its branch office at Anchorage Shopping Center, Vansant, Buchanan County, VA
December	07	Miners Exchange Bank, Coeburn, VA closed its branch office at 5575 Bobby Hicks Highway, Johnson City, TN
December	17	United Bank, Vienna, VA closed its branch office at 13060 Fair Lakes Blvd, Fairfax County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Banks -- List by Name

Bank of Botetourt

P O Box 615
Troutville 24175-0615
C.E.O.- G. Lyn Hayth, III, President
Cashier- Michelle A. Crook, Chief Financial Officer

Offices

City of Salem
231 S. College Avenue
Botetourt County
19747 Main Street, Buchanan *
140 Town Center Street, Daleville
58 Railroad Avenue, Eagle Rock
60 Lee Highway North, Troutville
Franklin County
51 Firstwatch Drive, Moneta
Roanoke County
3130 Peters Creek Road NW
3214 Electric Road, Suite 107
3801 Challenger Avenue
Rockbridge County
5905 N. Lee Highway, Fairfield
9 Lloyd Tolley Road, Natural Bridge Station
65 East Midland Trail

Bank of Charlotte County, The

P O Box 336
Phenix 23959-0336
C.E.O.- Bobby A. Howard, Chairman of the Board
Cashier- John L. Pillow

Offices

Campbell County
308 Lynchburg Avenue, Brookneal
Charlotte County
Main Street, Charlotte Courthouse
26 King Street, Keysville
101 Berkley Street, Phenix *

Bank of Clarke County

P O Box 391
Berryville 22611-0391
C.E.O.- John R. Milleson, President
Cashier- Kathleen J. Chappell, Chief Financial Officer

Offices

City of Winchester
202 North Loudoun Street
2555 Pleasant Valley Road
Clarke County
2 East Main Street, Berryville *
400 McNeil Drive, Berryville
108 West Main Street, Boyce
Frederick County
382 Fairfax Pike, Stephens City
110 Crock Wells Mill Drive
1460 North Frederick Pike

Bank of Clarke County (Continued)

Frederick County
1508 Senseny Road
1879 Berryville Pike
Loudoun County
44810 Saranac Street, Ashburn
504 E. Market Street, Leesburg
203 Hirst Road, Purcellville

Bank of Fincastle, The

P O Box 107
Fincastle 24090-0107
C.E.O.- Charles S. Steele, President
Cashier- Michael J. Jasper, Chief Financial Officer

Offices

Bedford County
1387 American Way Court, Bedford
Botetourt County
614 Lee Highway, Cloverdale
1618 Roanoke Road, Daleville
200 The Glebe Boulevard, Daleville
SW corner of U.S. Route 220 and State Route 674,
Daleville
17 South Roanoke Street, Fincastle *
5192 Lee Highway S., Troutville
98 Blue Ridge Boulevard

Bank of Marion, The

P O Box 1067
Marion 24354-1067
C.E.O.- John E. Stringer, President
Cashier- Christopher B. Snodgrass, Chief Financial Officer

Offices

City of Bristol
7 Clear Creek Road
Russell County
36 Library Drive, Honaker
Scott County
196 East Jackson Street, Gate City
2768 US Highway 23 North, Weber City
Smyth County
1155 E. Lee Highway, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1026 S. Main Street, Marion
111 North Church Street, Marion
1600 North Main Street, Marion
101 Bank Street, Saltville
Washington County
201 Valley Street, Abingdon
744 Beaver Dam Avenue, Suite A, Damascus
656 S. Monte Vista Drive, Glade Spring
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Banks -- List by Name

Bank of Marion, The (Continued)

Wythe County
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

Bank of Southside Virginia, The

P O Box 40
Carson 23830-0040
C.E.O.- J. Peter Clements, President
Cashier- Carol C. Chappell
Offices
City of Colonial Heights
764 East Ellerslie Ave
City of Franklin
Southampton Shopping Center, 1310 Armory Drive
City of Petersburg
2703 South Crater Road
Chesterfield County
4310 W. Hundred Road, Chester
Dinwiddie County
17208 Halligan Park Road, Carson *
14003 Boydton Plank Road
U.S. Route 1 and State Route 226
Greensville County
U.S. Route 58 & State Route 686
Isle of Wight County
115 Main Street, Smithfield
Prince George County
6400 Courthouse Road
Southampton County
18207 Virginia Avenue, Boykins
23003 Main Street, Capron
Sussex County
Main Street, Stony Creek
630 N. County Drive, Wakefield
Jarrett Avenue

Bank of the James

828 Main Street
Lynchburg 24504-1525
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer
Offices
City of Harrisonburg
1391 South High Street
City of Lynchburg
4935 Boonsboro Road, Suite C
501 V.E.S. Road
5204 Fort Avenue
615 Church Street
828 Main Street *
Albemarle County
1430 Rolkin Court, Suite 203

Bank of the James (Continued)

Albemarle County
225 Merchant Walk Avenue
250 Pantops Mountain Road
Amherst County
164 South Main Street, Amherst
4698 S. Amherst Highway, Madison Heights
Appomattox County
1745 Confederate Boulevard, Appomattox
Bedford County
1405 Ole Dominion Boulevard, Bedford
17000 Forest Road, Forest
Campbell County
1110 Main Street, Altavista
Roanoke County
3562 Electric Road

Benchmark Community Bank

P O Box 569
Kenbridge 23944-0569
C.E.O.- Jay A. Stafford
Cashier- Edwin Neil Burke, Chief Financial Officer
Offices
City of Emporia
316 W. Atlantic Street
Brunswick County
220 W. Fifth Avenue, Lawrenceville
Halifax County
290 South Main Street, Halifax
1135 Huell Matthews Highway, South Boston
Lunenburg County
204 S. Broad Street, Kenbridge *
1910 Main Street, Victoria
Mecklenburg County
845 E. Second Street, Chase City
133 College Street, Clarksville
905 North Mecklenburg Avenue, South Hill
Nottoway County
400 Church Street, Blackstone
1500-1508 W. Virginia Avenue, Crewe
Prince Edward County
East Third Street & South Street, Farmville
Southwest Corner of Main Street and Milnwood Road,
Farmville
North Carolina
1775 Graham Avenue, Suite 105, Henderson
12335 Wake Union Church Road, Unit 206, Wake
Forest

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Banks -- List by Name

Blue Grass Valley Bank, The

P. O. Box 6
Blue Grass 24413-0006
C.E.O.- Tina G. Blagg

Offices

Highland County
6 Main Street, Blue Grass *
South Side of East Main Street, two blocks east of U.S.
Route 220, Monterey

Burke & Herbert Bank & Trust Company

P O Box 268
Alexandria 22313-0268
C.E.O.- Edmund Hunt Burke, Chairman of the Board
Cashier- Jeffrey L. Stryker, Chief Financial Officer

Offices

City of Alexandria
100 South Fairfax Street *
155 North Paxton Street
1705 Fern Street
1775 Jamieson Avenue
306 East Monroe Avenue
621 King Street
City of Falls Church
225 West Broad Street
City of Manassas
9103 Centreville Road
Arlington County
3030 Clarendon Boulevard
500 South 23rd Street
Fairfax County
4235 Annandale Road, Annandale
9516 Old Keene Mill Road, Burke
14122 Lee Highway, Centreville
6705 Whittier Avenue, McLean
6200 Backlick Road, Springfield
302 Maple Avenue West, Vienna
2604 Sherwood Hall Lane
5519 Franconia Road
5705 Seminary Road
5731 Telegraph Road
6210 Interparcel Road
8736-38 Cooper Road
Prince William County
Northeast Corner of U.S. Route 1 and Wayside Drive,
Dumfries
14008 Smoketown Road, Woodbridge
4605 Daisy Reid Avenue

Carter Bank & Trust

1300 Kings Mountain Road
Martinsville 24112-7268
C.E.O.- Litz H. Van Dyke
Cashier- Jane Ann Davis, Executive Vice President

Offices

City of Bristol
18 Midway Street
City of Charlottesville
1113 5th Street SW
800 Gardens Boulevard
City of Danville
110 South Market Street
140 Kentuck Road
141 Westover Drive
3060 North Main Street
903 South Main Street
City of Galax
118 North Main Street
543 East Stuart Drive
City of Harrisonburg
2169 South Main Street
75 North Mason Street
City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue
City of Martinsville
4 East Commonwealth Boulevard *
City of Radford
1900 East Main Street
City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE
City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street
Amherst County
221 Ambriar Drive, Amherst
4498 South Amherst Highway, Madison Heights
Bedford County
1621 Forest Road, Bedford
550 Blue Ridge Avenue, Bedford
8334 Moneta Road
Botetourt County
721 Blue Ridge Boulevard
Campbell County
3203 Waterlick Road

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

Carter Bank & Trust (Continued)

Carroll County
220 Main Street, Hillsville

Craig County
300 Main Street, New Castle

Culpeper County
806 Nottingham Street, Culpeper

Floyd County
213 North Locust Street, Floyd

Franklin County
50 Boones Mill Road, Boones Mill
9440 Franklin Street, Ferrum
135 Scruggs Road, Moneta
400 Franklin Street, Rocky Mount

Grayson County
449 East Main Street, Independence

Halifax County
222 Main Street, South Boston
4013 Halifax Road, South Boston

Henry County
11020 Virginia Avenue, Bassett
2770 Riverside Drive, Bassett
128 Paul Street, Collinsville
4259 Appalachian Drive, Fieldale
166 Horsepasture Price Road, Ridgeway
140 Tensbury Drive
6142 A.L. Philpott Highway

Mecklenburg County
749 East 2nd Street, Chase City
1002 Virginia Avenue, Clarksville
302 East Atlantic Street, South Hill

Montgomery County
105 King Street, Blacksburg
200 College Street NW, Christiansburg
370 Arbor Drive, Christiansburg

Patrick County
125 East Blue Ridge Street, Stuart

Pittsylvania County
5406 U.S. 29 North, Blairs
140 South Main Street, Chatham
307 South Main Street, Gretna

Prince William County
12791 Harbor Drive, Lake Ridge
12912 Fitzwater Drive, Nokesville
8402 Sudley Road

Pulaski County
998 Memorial Drive, Pulaski

Roanoke County
1111 East Washington Avenue, Vinton

Rockbridge County
116 East Midland Trail

Rockingham County
317 North Main Street, Bridgewater

Russell County
82 E. Main Street, Lebanon

Carter Bank & Trust (Continued)

Spotsylvania County
10407 Courthouse Road, Spotsylvania
1204 Bragg Road

Stafford County
175 Warrenton Road, Falmouth
2155 Jefferson Davis Highway, Stafford
55 Worth Avenue, Stafford
70 Chatham Heights Road

Tazewell County
1082 Cedar Valley Drive, Cedar Bluff
901 East Fincastle Turnpike, Tazewell

Washington County
238 West Main Street, Abingdon

Wise County
3052 Fourth Avenue, St. Paul

Wythe County
325 East Spring Street, Wytheville

North Carolina
1425 North Fayetteville Street, Asheboro
106 South Broad Street, Burlington
1534 North Church Street, Burlington
630 Fagg Drive, Eden
123 Rowan Street, Fayetteville
697 Country Club Drive, Fayetteville
704 Oak Street, Forest City
4004 West Wendover Avenue, Greensboro
5715 High Point Road, Greensboro
2100 West Arlington Boulevard, Greenville
300 Dabney Drive Ext., Henderson
821 4th Street Drive SW, Hickory
345 North Bridge Street, Jonesville
341 East Main Street, Lincolnton
205 South Bickett Boulevard, Louisburg
604 North Chestnut Street, Lumberton
231 East Plaza Drive, Mooresville
301 Carbon City Road, Morganton
507 Willow Street, Mount Airy
305 South Main Street, Reidsville
823 North Main Street, Roxboro
1001 South Horner Boulevard, Sanford
2009 East Dixon Boulevard, Shelby
101 East Raleigh Street, Siler City
107 South Henry Street, Stoneville
1606 Curtis Bridge Road, Wilkesboro
200 Forest Hills Road, Wilson

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Banks -- List by Name

Chesapeake Bank

P O Box 1419
Kilmarnock 22482-1419
C.E.O.- Jeffrey M. Szyperski, President
Cashier- John H. Hunt, II, Executive Vice President

Offices

City of Richmond
5501 Patterson Avenue
City of Williamsburg
1229 Lafayette Street
Gloucester County
6793 George Washington Memorial Hwy, Gloucester
3029 George Washington Memorial Hwy, Hayes
Henrico County
1900 Lauderdale Drive
2300 Cedarfield Pkwy
James City County
6619 Richmond Road, Lightfoot
4492 John Tyler Highway
5700 Williamsburg Landing Drive
6000 Patriots Colony Drive
Lancaster County
10 Lancaster Drive, Irvington
King Carter Drive and Tavern Road, Irvington
97 North Main Street, Kilmarnock *
State Routes 3 and 201, Lively
Mathews County
State Routes 198 and 14, Mathews

Citizens Bank and Trust Company

126 South Main Street
Blackstone 23824-1842
C.E.O.- Joseph D. Borgerding, President
Cashier- Geoffrey C. Warner, Chief Financial Officer

Offices

City of Colonial Heights
497 Southpark Circle
Amelia County
State Route 38 & Church Street, Amelia
Chesterfield County
12101 Olivers Way, Chester
Mecklenburg County
622 E. Atlantic Street, South Hill
Nottoway County
101 N Main Street (D-I), Blackstone
126 S Main Street, Blackstone *
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
Prince Edward County
1517 West Third Street, Farmville
1712 S. Main Street, Farmville

Citizens and Farmers Bank

P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, Chairman of the Board
Cashier- Thomas F. Cherry, President

Offices

City of Charlottesville
304 East Main Street
City of Hampton
1927 C&F Drive
City of Newport News
698 Town Center Drive
City of Williamsburg
1167 Jamestown Road
Chesterfield County
4820 West Hundred Road, Chester
13200 Midlothian Turnpike, Midlothian
1400 Alverser Plaza, Midlothian
2500 Promenade Parkway, Midlothian
4901 Millridge Parkway East, Midlothian
Cumberland County
2288 Cartersville Road, Cartersville
1422 Anderson Highway
Goochland County
12308 Patterson Avenue
Hanover County
7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
100 East Williamsburg Road, Sandston
State Route 5 and Strath Road, Varina
3490 Lauderdale Drive
8001 West Broad Street
James City County
N.E. Corner of U.S. Route 60 and State Route 607,
Norge
4780 Longhill Road
King William County
14th & Main Streets, West Point
802 Main Street, West Point *
Middlesex County
SW Corner of the Intersection of State Route 33 &
State Route 227
New Kent County
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
Powhatan County
2351 Anderson Highway, Powhatan
2036 New Dorset Road
York County
2800 George Washington Memorial Hwy

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

Community Bankers' Bank

P O Box 268
Midlothian 23113-0268
C.E.O.- G. William Beale
Cashier- Stephen R. Kinnier, Chief Financial Officer
Offices
Chesterfield County
2601 Promenade Parkway, Midlothian *

Essex Bank

9954 Mayland Dr., Suite 2100
Henrico 23233-1482
C.E.O.- Rex L. Smith, III, President
Cashier- Bruce E. Thomas, Chief Financial Officer
Offices
City of Fairfax
10509 Judicial Drive, Suite 100
City of Lynchburg
3638 Old Forest Road
Campbell County
21437 Timberlake Road
Chesterfield County
2730 Buford Road
Cumberland County
1496 Anderson Highway, Cumberland
Essex County
1325 Tappahannock Boulevard, Tappahannock
323 Prince Street, Tappahannock
Goochland County
1949 Sandy Hook Road, Goochland
100 Broad Street Road, Manakin-Sabot
Hanover County
6315 Mechanicsville Pike, Mechanicsville
Henrico County
9951 Brook Road, Glen Allen
9954 Mayland Drive, Suite 2100 *
West Broad Marketplace, 12254 West Broad Street
King William County
U.S. Route 360, Central Garage
1681 Main Street, West Point
Louisa County
217 East Main Street, Louisa
Northumberland County
14598 Northumberland Highway, Burgess
654 Northumberland Highway, Callao
Powhatan County
2320 Anderson Highway, Powhatan
Winterfield Place, 3740 Winterfield Road
Rockbridge County
744 North Lee Highway
Maryland
1835 West Street, Annapolis
1460 Ritchie Highway, Arnold
6143 High Bridge Road, Bowie

Essex Bank (Continued)

Maryland
1000 Ingleside Avenue, Catonsville
2120 Baldwin Avenue, Crofton
7467 Annapolis Road, Landover Hills
1101 Nelson Street, Rockville
1230 Race Road, Rosedale

FVCbank

11325 Random Hills Road, Suite 240
Fairfax 22030-6043
C.E.O.- David W. Pijor, Chairman of the Board
Cashier- Patricia A. Ferrick, President
Offices
Arlington County
2500 Wilson Boulevard
Fairfax County
11260 Roger Bacon Drive, Suite 101, Reston
6975A Springfield Boulevard, Springfield
11325 Random Hills Road *
Loudoun County
Loudoun Station, Building A, 43800 Central Station
Drive, Suite 150, Ashburn
Prince William County
7900 Sudley Road
District of Columbia
1301 9th Street, NW, Washington
Maryland
224 Albemarle Street, Baltimore
6929 Arlington Road, Bethesda
1600 East Gude Drive, Rockville
7901 Eastern Avenue, Silver Spring

Farmers & Merchants Bank

P O Box 1111
Timberville 22853-1111
C.E.O.- Dean W. Withers
Cashier- Neil W. Hayslett, Executive Vice President
Offices
City of Staunton
2813 North Augusta Street
Augusta County
125 West Craig Street, Craigsville
30 Gosnell Crossing, Fishersville
Page County
1 East Luray Shopping Center, East Main Street, Luray
Rockingham County
100 Plaza Drive, Bridgewater
State Route 259, Broadway
127 West Rockingham Street, Elkton
200 Augusta Avenue, Grottoes
80 Cross Keys Road, Penn Laird
205 South Main Street, Timberville *
2030 Legacy Lane

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

Farmers & Merchants Bank (Continued)

Shenandoah County
120 South Main Street, Edinburg
161 South Main Street, Woodstock

Farmers & Merchants Bank of Craig County, The

P O Box 400
New Castle 24127-0400
C.E.O.- Sandra K. Dudding
Cashier- Joanna S. Hutchison, Senior Vice President
Offices
Craig County
189 Main Street, New Castle *
N.W. Corner of Walnut & Court Street, New Castle

Farmers Bank of Appomattox, The

P O Box 216
Appomattox 24522-0216
C.E.O.- John R. Caldwell, President
Cashier- Dawn S. Tolley, Chief Financial Officer
Offices
Appomattox County
18 Main Street, Appomattox *
Triangle Plaza Shopping Center, Route 460,
Appomattox
Buckingham County
Southeast corner of State Rt. 20 and U.S. Route 15,
Dillwyn
Campbell County
Highway 24, Concord
Prince Edward County
1508 South Main Street, Farmville

Farmers Bank, Windsor, Virginia

P O Box 285
Windsor 23487-0285
C.E.O.- Richard J. Holland, Jr., Chairman of the Board
Cashier- Kristy E. DeJarnette, Chief Financial Officer
Offices
City of Chesapeake
1403 Greenbrier Parkway, Suite 110
City of Suffolk
1008 West Washington Street
3100 Godwin Boulevard
6255 College Drive, Suite L
Isle of Wight County
1119 South Church Street, Smithfield
50 E Windsor Boulevard, Windsor *
Southampton County
28319 Southampton Parkway

Farmers and Miners Bank

41526 West Morgan Avenue
Pennington Gap 24277-2319
C.E.O.- Terry M. Estep, President
Cashier- C. Shawn Moore, Chief Operating Officer
Offices
Dickenson County
North side of State Route 83, 500 yards West of Brush
Creek Road, Clintwood
Lee County
248 Station Creed Road, Ewing
41526 West Morgan Avenue, Pennington Gap *
6489 Dr. Thomas Walker Road, Rose Hill
Scott County
2944 US Highway North, Weber City
Wise County
331 East Main Street, Wise

Fauquier Bank, The

10 Courthouse Square
Warrenton 20186-2800
C.E.O.- Randy K. Ferrell, President
Cashier- Eric P. Graap, Chief Financial Officer
Offices
City of Manassas
8780 Centreville Road
Fauquier County
6207 Station Drive, Bealeton
Northeast corner of Rts 28 and 806, Catlett
Northeast corner of the Intersection of Main Street and
Loudoun Ave, The Plains
10 Courthouse Square, Warrenton *
87 Lee Highway, Warrenton
Southeast corner of the Intersection of U.S. Route 29
and State Route 600
Prince William County
10260 Bristow Center Drive, Bristow Shopping Center,
Bristow
7485 Limestone Drive, Gainesville
15240 Washington Street, Haymarket
8091 Sudley Road

First Bank

112 West King Street
Strasburg 22657-2220
C.E.O.- Scott C. Harvard
Cashier- M. Shane Bell, Chief Financial Officer
Offices
City of Richmond
5601 Patterson Avenue
City of Staunton
1 West Frederick Street
City of Waynesboro
1415 West Main Street

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

First Bank (Continued)

City of Winchester
1835 Valley Avenue
Buckingham County
3474 Rosney Road, Dillwyn
Frederick County
695 Fairfax Pike, Stephens City
208 Crock Wells Mill Drive
Prince Edward County
201 South Main Street, Farmville
Rockingham County
301 West Spotswood Trail, Elkton
Shenandoah County
5304 Main Street, Mt. Jackson
112 West King Street, Strasburg *
496 North Main Street, Woodstock
860 South Main Street, Woodstock
Warren County
1717 Shenandoah Avenue, Front Royal
508 North Commerce Avenue, Front Royal

First Bank and Trust Company, The

P O Box 457
Lebanon 24266-0457
C.E.O.- William H. Hayter, President
Cashier- W. Mark Nelson, Chief Financial Officer

Offices

City of Bristol
1419 West State Street
38 East Valley Drive
City of Harrisonburg
120 University Boulevard
City of Norton
1026 Park Avenue
City of Staunton
1030 Richmond Road
Augusta County
1563 Commerce Road, Verona
851 Lew Dewitt Boulevard
Bedford County
17011 Forest Road, Forest
Montgomery County
150 Peppers Ferry Road, Christiansburg
Pulaski County
7305 Peppers Ferry Boulevard, Fairlawn
Rockingham County
610 North Main Street, Unit B
Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon
Washington County
667 West Main Street, Abingdon
933 East Main Street, Abingdon
Wise County
303 West Main Street

First Bank and Trust Company, The (Continued)

Wythe County
1290 N. 4th Street, Wytheville
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

First Community Bank

P O Box 989
One Community Place
Bluefield 24605-0989
C.E.O.- Gary R. Mills
Cashier- David D. Brown, V, Chief Financial Officer
Offices

City of Emporia
125 West Atlantic Street
City of Salem
1406 S. Colorado Street
Carroll County
148 North Main Street, Hillsville
Chesterfield County
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
6951 Commons Plaza
Dickenson County
320 Chase Street, Clintwood
Henrico County
2702 North Parham Road
Montgomery County
1900 South Main Street, Blacksburg
109 Roanoke Street, Christiansburg
1400 Tyler Avenue, Radford
Pulaski County
1001 Bob White Boulevard, Pulaski
Scott County
135 West Jackson Street, Gate City
Tazewell County
101 Sanders Lane, Bluefield
29 College Drive, Bluefield *
643 East Riverside Drive, North Tazewell
302 Washington Square, Richlands
Washington County
102 Wall Street SW, Abingdon
Wythe County
747 Ft. Chriswell Road, Max Meadows
210 East Main Street, Wytheville
North Carolina
101 Brookfall Dairy Road, Elkin
5519 Mountain View Road, Hays
704 Independence Boulevard, Mount Airy
57 North Main Street, Sparta
92 North Center Street, Taylorsville
5002 Peters Creek Parkway, Winston-Salem

* Legal main office

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

First Community Bank (Continued)

North Carolina
5610 University Parkway, Winston-Salem

Tennessee
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Jonnson City

West Virginia
101 Vermillion Street, Athens
111 Citizens Drive, Beckley
211 Federal Street, Bluefield
U.S. Route 52 & West Virginia Route 20, Bluefield
2 West Main Street, Buckhannon
Route 20 & Williams River Road, Cowen
State Route 55, Red Oak Plaza, Craigsville
1220 Ritter Drive, Daniels
110 North Pike Street, Grafton
298 Stokes Drive, Hinton
U.S. Route 219, Lindsie
100 Market Street, Man
Route 10 Cook Parkway, Oceana
547 Appalachian Highway, Pineville
77 Cedar Street, Pineville
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
16 West Main Street, Richwood
902 Northside Drive, Summersville

First Sentinel Bank

P. O. Box 1050
Richlands 24641-1050
C.E.O.- John C. Thompson, President
Cashier- J. Robert Buchanan, Chief Financial Officer

Offices

Bland County
427 Main Street, Bland

Russell County
66 Townview Drive, Lebanon

Tazewell County
801 S. College Avenue, Suite 5, Bluefield
12678 George C. Perry Highway, Pounding Mill
315 Railroad Ave, Richlands *
200 Valley View Street

Wythe County
1105 North Fourth Street, Wytheville

Freedom Bank of Virginia, The

10555 Main Street
Fairfax 22030
C.E.O.- Craig S. Underhill, President
Cashier- Karin Johns, Senior Vice President

Offices

City of Fairfax
10555 Main Street *

Freedom Bank of Virginia, The (Continued)

Fairfax County
4500 Daly Drive, Suite 240, Chantilly
11700 Plaza America Drive, Suite 110, Reston
502 Maple Avenue West, Vienna

Frontier Community Bank

400 Lew Dewitt Blvd
Waynesboro 22980-1666
C.E.O.- Alan J. Sweet, President
Cashier- Frederick W. Galway, Jr., Chief Financial Officer

Offices

City of Staunton
1013 Richmond Avenue

City of Waynesboro
400 Lew Dewitt Boulevard *

Highlands Community Bank

P O Box 1059
Covington 24426-5059
C.E.O.- Bryan P. Thompson
Cashier- Sarah C. Gilbert, Chief Operating Officer

Offices

City of Covington
307 Thacker Avenue *

Alleghany County
1501 Main Street, Clifton Forge

Bath County
9008 Sam Snead Hwy, Hot Springs

Highlands Union Bank

P O Box 1128
Abingdon 24212-1128
C.E.O.- Timothy K. Schools
Cashier- James R. Edmondson, Chief Financial Officer

Offices

City of Bristol
821 Commonwealth Avenue
999 Old Airport Road

Smyth County
1425 North Main Street, Marion

Washington County
164 Jonesborough Road, Abingdon
24412 Maringo Road, Abingdon
340 West Main Street, Abingdon *
506 Maple Street, Glade Spring

North Carolina
100 West Main Street, Banner Elk
1013 Highway 105, Boone

Tennessee
The NW corner of State Highway 394 and Blountville
Boulevard, Bristol
Corner of Mountain Grove Road and Majestic Road,
Knoxville

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Banks -- List by Name

Highlands Union Bank (Continued)

Tennessee
4020 Highway 66 South, Rogersville
113 Hardin Lane, Sevierville
1824 Veterans Boulevard, Sevierville

HomeTown Bank

202 S. Jefferson Street
Roanoke 24011-1702
C.E.O.- Susan K. Still, President
Cashier- Charles W. Maness, Jr., Chief Financial Officer

Offices

City of Roanoke
202 South Jefferson Street *
3521 Franklin Road, S.W.
City of Salem
852 West Main Street
Franklin County
13400 Booker T. Washington Highway, Moneta
Montgomery County
2950 Market Street, Christiansburg
Roanoke County
4225 Colonial Avenue

John Marshall Bank

1943 Isaac Newton Square, Suite 100
Reston 20190-5013
C.E.O.- John R. Maxwell, Chairman of the Board
Cashier- Carl E. Dodson, Chief Operating Officer

Offices

City of Alexandria
640 Franklin Street
Arlington County
2300 Wilson Boulevard
Fairfax County
1943 Isaac Newton Square, Reston *
8229 Boone Boulevard, Suite 102, Vienna
Loudoun County
842 South King Street, Leesburg
Prince William County
14130 Noblewood Plaza, Suite 201, Woodbridge
District of Columbia
1330 New Hampshire Avenue, NW, Suite 111,
Washington
1401 H Street, NW, Suite 702, Washington
Maryland
11 N. Washington Street, Rockville

Lee Bank & Trust Company

P O Box 100
Pennington Gap 24277-0100
C.E.O.- Robert Coffey
Cashier- Deborah Pendleton, Chief Financial Officer

Offices

City of Bristol
707 Gate City Highway
Lee County
32739 Main Street, Jonesville
600 West Morgan Avenue, Pennington Gap *
Washington County
17510 Lee Highway, Abingdon

MainStreet Bank

10089 Fairfax Boulevard
Fairfax 22030-1742
C.E.O.- Jeff W. Dick, Chairman of the Board
Cashier- Thomas J. Chmelik, Chief Financial Officer

Offices

City of Fairfax
10089 Fairfax Boulevard *
4029 Chain Bridge Road
Arlington County
1000 N. Highland Street
Fairfax County
727 Elden Street, Herndon
1354 Old Chain Bridge Road, McLean
Loudoun County
307 East Market Street, Leesburg

Miners Exchange Bank

P O Box 1197
Coeburn 24230-1197
C.E.O.- Charles R. Ward, President
Cashier- Jeffrey S. Johnson, Chief Financial Officer

Offices

City of Norton
Norton Square Shopping Center, Route 58, Norton
Wise County
102 West Main Street, Appalachia
201 Laurel Avenue, Coeburn
483 Front Street, Coeburn *
Wise Street, Ridgeview Shopping Center, St Paul
309 Vanover Avenue, N.E.

Movement Bank

P O Box 6400
Danville 24543-6400
C.E.O.- Thomas E. Smith, President

Offices

City of Danville
201 N Union Street *

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

New Peoples Bank, Inc.

53 Commerce Drive
P O Box 1810
Honaker 24260-1810
C.E.O.- C. Todd Asbury, President

Offices

City of Bristol
102 Linden Square Drive
Buchanan County
20487 Riverside Drive, Grundy
Dickenson County
198 Colley Shopping Center Hwy 83, Clintwood
111 Haysi Main Street, Haysi
Russell County
87 Miners Drive, Castlewood
53 Commerce Drive, Honaker *
1421 East Main Street, Lebanon
Scott County
663 East Jackson Street, Gate City
1299 U. S. Highway 23 South, Weber City
Smyth County
155 East Lee Highway, Chilhowie
Tazewell County
U.S. Routes 19 and 460, Pounding Mill
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive
Washington County
350 West Main Street, Abingdon
Wise County
419 Shawnee Avenue East, Big Stone Gap
5448 Wise-Norton Road, Esserville
11241 Indian Creek Road, Pound
Tennessee
372 East Jackson Boulevard, Jonesborough
2600 North John B. Dennis Highway, Kingsport
West Virginia
1221 Stafford Drive, Princeton
207 Oakvale Road, Princeton

Peoples Community Bank

P O Box 306
Montross 22520-0306
C.E.O.- Robert K. Bailey III, President
Cashier- Zirkle Blakey, III, Chief Financial Officer

Offices

King George County
5082 James Madison Parkway
State Route 3, one-third mile west of State Route 206
Richmond County
U.S. Route 360 at State Route 624, Warsaw
Stafford County
Southeast corner of the intersection of State Route 3
and State Route 607

Peoples Community Bank (Continued)

Westmoreland County
15960 Kings Highway, Montross *

Pioneer Bank

P. O. Box 10
Stanley 22851-0010
C.E.O.-Mark N. Reed
Cashier- Lori G. Hassett, Chief Financial Officer

Offices

City of Harrisonburg
890 West Market Street
Albemarle County
630 Peter Jefferson Parkway, Suite 190
Greene County
58 Stoneridge Drive, North, Ruckersville
8315 Spotswood Trail, Stanardsville
Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

Select Bank

P. O. Box 4620
Lynchburg 24502-0620
C.E.O.- J. Michael Thomas
Cashier- Francis "Bucky" Falls, Senior Vice President

Offices

City of Lynchburg
4925 Boonsboro Road
7113 Timberlake Road
Bedford County
1387 American Way Court
211 Gristmill Drive *

Sonabank

10900 Nuckols Road, Suite 325
Glen Allen 23060
C.E.O.- Georgia S. Derrico, Chairman of the Board
Cashier- William H. Lagos, Executive Vice President

Offices

City of Colonial Heights
3012 Boulevard
City of Fairfax
10855 Fairfax Boulevard
City of Hampton
2198 Coliseum Drive
City of Newport News
11801 Merchants Walk
City of Williamsburg
1430 Building 12 High Street
Albemarle County
1770 Timberwood Boulevard

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

Sonabank (Continued)

Alleghany County
511 Main Street, Clifton Forge

Chesterfield County
350 East Hundred Road, Chester
13804 Hull Street Road, Midlothian

Essex County
307 Church Lane, Tappahannock *
Essex Square Shopping Center, 1665 Tappahannock
Boulevard, Tappahannock

Fairfax County
6830 Old Dominion Drive, McLean
11527 Sunrise Valley Drive, Reston

Fauquier County
11-A Main Street, Warrenton

Gloucester County
7132 George Washington Memorial Hwy, Gloucester
1953 George Washington Memorial Hwy., Gloucester
Point

Hanover County
201 North Washington Highway, Ashland
8123 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville

Henrico County
8821 West Broad Street

King William County
20 Commerce Lane

Lancaster County
437 North Main Street, Kilmarnock

Loudoun County
1 East Market Street, Leesburg
10 West Washington Street, Middleburg
43086 Peacock Market Plaza, South Riding

Middlesex County
16273 General Puller Highway Suite D, Deltaville
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna

New Kent County
2599 New Kent Highway, Quinton

Northumberland County
14954 Northumberland Highway, Burgess
110 Northumberland Highway, Callao
6941 Northumberland Highway, Heathsville

Prince William County
6719 Leaberry Way, Unit L, The Shoppes at Haymarket

Shenandoah County
9484 Congress Street, New Market

Southampton County
22241 Main Street, Courtland
22510 Linden Street, Courtland

Surry County
176 Colonial Trail East, Surry

Sussex County
209 West Main Street, Waverly
233 South County Drive, Waverly

Sonabank (Continued)

Warren County
1 South Royal Avenue, Front Royal

Maryland
7700 Wisconsin Avenue, Bethesda
14118 Brandywine Road, Brandywine
37 North Market Street, Frederick
12800 Middlebrook Road, Germantown
4009 Old Town Road, Huntington
137 E. Chesapeake Beach Road, Owings
11200 Rockville Pike, Rockville
9707 Medical Center Drive, Suite 150, Rockville
14804 Pratt Street, Upper Marlboro

Touchstone Bank

PO Box 2230
McKenney 23875-2230
C.E.O.- Richard M. Liles, Chairman of the Board
Cashier- James Bryant Neville, Jr., Chief Financial Officer

Offices

City of Colonial Heights
3115 Boulevard

Brunswick County
4200 Gasburg Road, Gasburg

Chesterfield County
200 Johnson Creek, Chester
6300 River Road, Matoaca

Dinwiddie County
20701 First Street, McKenney *
13812 Boydton Plank Road
U.S. Highway 460 and State Route 684

Mecklenburg County
581 Madison Street, Boydton
701 Virginia Avenue, Clarksville
800 North Mecklenburg Avenue, South Hill

Prince George County
4700 Owens Way

North Carolina
851 South Beckford Drive, Suite A, Henderson
202 North Main Street, Louisburg
778 Old Farm Road South, Roanoke Rapids

Towne Bank

6001 Harbour View Boulevard
Suffolk 23435-2767
C.E.O.- G. Robert Aston Jr., Chairman of the Board
Cashier- Clyde E. McFarland, Executive Vice President

Offices

City of Chesapeake
1312 Greenbrier Parkway
137 Mount Pleasant Road

City of Hampton
550 Settlers Landing Road

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

Towne Bank (Continued)

City of Newport News
1 Old Oyster Point Road
11001 Warwick Boulevard

City of Norfolk
1 Colley Avenue, Suite 100
1006 Colley Avenue
109 E. Main Street
7500 Granby Street

City of Portsmouth
200 High Street
5716 High Street *
6201 Portsmouth Boulevard

City of Richmond
800 East Canal Street
9000 West Huguenot Road

City of Suffolk
5806 Harbour View Boulevard

City of Virginia Beach
2539 Princess Anne Road
297 Constitution Drive
3100 Shore Drive
5200 Providence Road
600 22nd Street, Suite 100
984 First Colonial Road

City of Williamsburg
1510 Quarterpath Road

Chesterfield County
9961 Iron Bridge Road

Hanover County
7279 Bell Creek Road South, Mechanicsville

Henrico County
4501 Cox Road, Glen Allen
1717 Bellevue Avenue
4901 Libbie Mill East Boulevard
5100 Nine Mile Road
7013 Three Chopt Road

James City County
5216 Monticello Avenue

York County
6515 George Washington Memorial Hwy, Yorktown

North Carolina
178 U.S. 158 West, Camden
5000 Valleystone Drive, Suite 110, Cary
6337 Morrison Boulevard, Charlotte
824 Ocean Trail, Corolla
6670 Caratoke Highway, Grandy
250 Caratoke Highway, Moyock
2525 S. Croatan Highway, Nags Head
2808 South Croatan Highway, Nags Head
3535 Glenwood Avenue, Raleigh
2 Juniper Trail, Southern Shores

TruPoint Bank

P O Box 1010
Grundy 24614-1010
C.E.O.- Barry C. Elswick, President
Cashier- E. Scott Butcher, Chief Financial Officer

Offices

City of Bristol
1897 Lee Highway

Buchanan County
U.S. Route 460 East, Grundy
Walnut Street & Main Street, Grundy *
U.S. Route 460, 0.2 miles east of State Rt. 624,
Oakwood

Russell County
16-18 Main Street, Lebanon

Tazewell County
1320 Governor George C. Peery Hwy, Pounding Mill
1425 Second Street, Richlands

Washington County
600 East Main Street, Abingdon
914 W. Main Street, Abingdon

Wise County
28 Russell Street, St. Paul

North Carolina
116 Executive Park, Asheville

Tennessee
709 Med Tech Parkway, Johnson City

Union Bank & Trust

1051 E. Cary Street, Suite 1200
Richmond 23219
C.E.O.- John C. Asbury
Cashier- Robert M. Gorman, Chief Financial Officer

Offices

City of Charlottesville
2151 Barracks Road
300 Preston Avenue
400 East Main Street

City of Chesapeake
1500 Mt Pleasant Road
201 Volvo Parkway
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
712 Liberty Street
852 N. George Washington Highway

City of Colonial Heights
3099 Boulevard

City of Covington
450 West Main Street

City of Fredericksburg
1016 Charles Street
2811 Fall Hill Avenue
725 Kenmore Avenue

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

Union Bank & Trust (Continued)

City of Harrisonburg
1391 S. High Street
390 University Boulevard
440 South Main Street

City of Lynchburg
2102 Langhorne Road

City of Newport News
603 Pilot House Drive

City of Norfolk
4037 East Little Creek Road
539 21st Street
999 Waterside Drive Suite 101

City of Radford
50 West Main Street

City of Richmond
1051 East Cary Street, Suite 1200 *
3556 W. Cary Street
5300 Patterson Avenue
5711 Patterson Avenue
901 East Cary Street, Suite 1700
Three James Center, 1051 East Cary Street, Suite 103

City of Roanoke
111 Franklin Road
1611 Hershberger Road, NW
3804 Brandon Avenue, SW

City of Salem
1251 West Main Street

City of Staunton
2307 West Beverly Street
24 South Augusta Street

City of Suffolk
1000 N. Main Street
2825 Godwin Boulevard
3535 Bridge Road

City of Virginia Beach
1580 Laskin Road
2098 Princess Anne Road
3001 Shore Drive
5472 Indian River Road
641 Lynnhaven Parkway, Suite 101
713 Independence Blvd.

City of Waynesboro
100 Lucy Lane
251 North Poplar Street

City of Winchester
1738 Amherst Street

Accomack County
6350 Maddox Boulevard, Chincoteague
25253 Lankford Highway, Onley

Albemarle County
3290 Worth Crossing, Forest Lakes
1658 State Farm Boulevard
410 Gander Road

Union Bank & Trust (Continued)

Augusta County
2600 Stuarts Draft Highway, Stuarts Draft
374 Lee Highway, Verona
115 Lee Jackson Highway

Bedford County
125 West Main Street, Bedford
14915 Forest Road, Forest
14739 Moneta Road, Moneta

Caroline County
211 N Main Street, Bowling Green
7349 Ladysmith Road, Ladysmith
18121 Jefferson Davis Highway, Ruther Glen

Chesterfield County
10620 Iron Bridge Road, Chester
12204 Bermuda Crossroad Lane, Chester
11101 Hull Street Road, Midlothian
13700 Midlothian Turnpike, Midlothian
6030 Harbour Park Drive, Midlothian
11101 Midlothian Turnpike
11450 Robious Road
209 Stonebridge Plaza Avenue
9027 Forest Hill Avenue

Culpeper County
102 S Main Street, Culpeper
231 Southgate Shopping Center, Culpeper
717 James Madison Highway

Essex County
1649 Tappahannock Boulevard, Tappahannock
1660 Tappahannock Boulevard, Tappahannock

Fairfax County
2325 Dulles Corner Boulevard, Suite 500, Herndon
5803 Rolling Road, Springfield

Fauquier County
216 Broadview Avenue, Warrenton
37 E. Main Street, Warrenton

Floyd County
680 East Main Street, Floyd

Fluvanna County
5980 Thomas Jefferson Parkway, Palmyra

Franklin County
369 Franklin Street, Rocky Mount

Giles County
605 Wenonah Avenue, Pearisburg

Gloucester County
6720 Sutton Road, Gloucester
1553 George Washington Memorial Hwy, Gloucester Point

Greensville County
100 Dominion Drive

Hanover County
302 Ashcake Road, Ashland
9665 Sliding Hill Road, Ashland
6479 Mechanicsville Turnpike, Mechanicsville
8300 Bell Creek Road, Mechanicsville

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

Union Bank & Trust (Continued)

Hanover County
9534 Chamberlayne Road, Mechanicsville

Henrico County
11163 Nuckols Road, Glen Allen
11263 West Broad Street, Glen Allen
12090 West Broad Street
1601 Willow Lawn Drive, Suite 701
1773 Parham Road
3900 Westerre Parkway, Suite 102
4390 S. Laburnum Avenue
7019 F Three Chopt Road
8209 West Broad Street
8983 Staples Mill Road
9605 Gayton Road
9782 Gayton Road

James City County
4960 Monticello Avenue
5125 John Tyler Highway

King George County
10045 Kings Highway, King George

King William County
3708 Richmond Tappahannock Hwy, Manquin

Lancaster County
284 North Main Street, Kilmarnock

Madison County
1174 North Main Street, Madison

Montgomery County
2280 Kraft Drive, Suite 1000, Blacksburg
601 North Main Street, Blacksburg
105 Arbor Drive, Christiansburg
1675 Roanoke Street, Christiansburg
50 North Franklin Street, Christiansburg
4055 Riner Road, Riner

Nelson County
124 Main Street, Lovingston

Northampton County
22468 Lankford Highway, Cape Charles
4071 Lankford Highway, Exmore

Northumberland County
15043 Northumberland Highway, Burgess

Orange County
134 North Main Street, Gordonsville
36081 Goodwin Drive, Locust Grove

Pulaski County
2 Town Center Drive, Dublin

Rappahannock County
7 Bank Road, Washington

Richmond County
4256 Richmond Road, Warsaw
5839 Richmond Road, Warsaw

Roanoke County
1006 Hardy Road, Vinton
2103 Electric Road SW
3605 Electric Road

Union Bank & Trust (Continued)

Roanoke County
4203 Electric Road
7337 Williamson Road NW

Rockbridge County
1197 Lee Highway

Rockingham County
106 6th. Street, Grottoes

Spotsylvania County
5510 Morris Road, Thornburg
10131 Jefferson Davis Highway
10415 Courthouse Road
4109 Plank Road
4805 Lassen Lane
5831 Plank Road

Stafford County
1044 Warrenton Road
25 Greenbank Road
622 Cambridge Street

Warren County
473 South Street, Front Royal

Westmoreland County
840 McKinney Boulevard, Colonial Beach
17191 King's Highway, Montross

Wythe County
900 North 4th Street, Wytheville

York County
5030 George Washington Memorial Hwy, Grafton

Maryland
1701 Market Street, Unit 103, Pocomoke
1503 S. Salisbury Boulevard, Salisbury

North Carolina
322 South Broad Street, Edenton
1145 North Road Street, Elizabeth City
1404 West Ehringhaus Street, Elizabeth City
5406 North Croatan Highway, Kitty Hawk
100 Moyock Commons Drive, Moyock
433 US Highway 64 East, Plymouth
2235 Gateway Access Point, Raleigh

United Bank

2071 Chain Bridge Rd., Suite 600
Vienna 22182-2622
C.E.O.- James J. Consagra, Jr.

Offices

City of Alexandria
1737 King Street
2401 Mount Vernon Avenue
302 South Washington Street
506 King Street
5140 Duke Street
City of Charlottesville
100 5th Street, SE

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Banks -- List by Name

United Bank (Continued)

City of Fairfax
10641 Lee Highway
11185 Main Street *
4021 University Drive
City of Fredericksburg
501 C Jefferson Davis Highway
Central Park Town Center, 1304 Central Park
Boulevard
City of Harrisonburg
110 University Boulevard
1980 South Main Street
624 Chicago Avenue
677 Chicago Avenue
City of Manassas
9626 Center Street
9872 Liberia Avenue
City of Winchester
139 N. Cameron Street
2252 Valley Avenue
Albemarle County
1265 Seminole Trail
Arlington County
2409 Columbia Pike
2930 Wilson Boulevard
5350 Lee Highway
6500 Williamsburg Boulevard
Quincy Plaza, 907 N. Quincy Street
Augusta County
54 Franklin Street, Suite 102, Weyers Cave
2556 Jefferson Highway, Suite 110
Fairfax County
3289 Woodburn Road, Annandale
4230 John Marr Drive, Annandale
Centreridge Market Place, 6375 Multiplex Drive,
Centreville
14000 Sullyfield Circle, Chantilly
4501 Daly Drive, Chantilly
5766 Union Mill Road, Clifton
1451 Dolley Madison Boulevard, McLean
8270 Greensboro Drive, McLean
8270 Greensboro Drive, Suite 500, McLean
11820 Spectrum Center, Reston
1900 Centennial Park Drive, Reston
7830 Backlick Road, Suite 101, Springfield
2071 Chain Bridge Road, Vienna
374 Maple Avenue, Vienna
10695-B Braddock Road
4100 Monument Corner Drive
7115 Leesburg Pike
7787 Leesburg Pike
7901 Richmond Highway
Frederick County
4095 Valley Pike, Stephens City

United Bank (Continued)

Frederick County
1447 North Frederick Pike
199 Front Royal Pike
2051 Northwestern Pike
Greene County
96 Main Street, Standardsville
Loudoun County
21885 Ryan Center Way, Ashburn
Dulles 606 Retail Center, 23510 Overland Drive,
Dulles
20 Catocin Circle, S. E., Leesburg
531-A East Market Street, Leesburg
440 East Main Street, Purcellville
46005 Regal Plaza, Suite 180, Sterling
Prince William County
17054 Jefferson Davis Highway, Dumfries
7905 Heritage Village Plaza, Gainesville
2030 Old Bridge Road, Lake Ridge
13870 Smoketown Road, Woodbridge
10830 Balls Ford Road
Rockingham County
309 North Main Street, Bridgewater
361 South Main Street, Broadway
410 West Spotswood Trail, Elkton
Shenandoah County
120 Oxbow Drive, Strasburg
1014 South Main Street, Woodstock
Spotsylvania County
10800-A Courthouse Road
Stafford County
289 Garrisonville Road
Warren County
1729 N. Shenandoah Avenue, Front Royal
Post Office Plaza, 300 Warren Ave, Front Royal
District of Columbia
1001 G Street, N.W., Washington
1001 Wisconsin Avenue, N.W., Washington
1301 U Street, N.W., Washington
1776 K Street, N.W., Washington
1825 Wisconsin Avenue, NW, Washington
4900 Massachusetts Avenue, N.W., Washington
Maryland
7315 Wisconsin Avenue, Bethesda
7845 Wisconsin Avenue, Bethesda
5410 Wisconsin Avenue, Chevy Chase
16268 Frederick Road, Gaithersburg
1219 Mount Aetna Road, Hagerstown
18750 North Pointe Drive, Hagerstown
12127 Rockville Pike, Rockville
8630 Fenton Street, Silver Spring
Ohio
3198 Belmont Street, Bellaire

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Banks -- List by Name

United Bank (Continued)

Pennsylvania

113 Penn Street, Point Marion
69 Main Street, Smithfield
100 Walnut Hill Road, Uniontown
81 W Main Street, Uniontown

West Virginia

20020 Midland Trail, Ansted
129 Main Street, Beckley
60 Raleigh Mall, Beckley
4605 Pennsylvania Avenue, Big Chimney
555 C Street, Ceredo
106 West Washington Street, Charles Town
1079 Charleston Town Center, Charleston
4901 Maccorkle Avenue SE, Charleston
500 Virginia Street East, Charleston
550 Emily Drive, Clarksburg
90 Railroad Avenue East, Cowen
1661 Smoot Avenue, Danville
1200 Grosscup Avenue, Dunbar
145 West Maple Avenue, Fayetteville
101 East Main Street, Glenville
2889 Third Avenue, Huntington
473 Camden Road, Huntington
274 SR 34, Hurricane
7699 Winchester Avenue, Inwood
220 Main Street, Logan
507 Holly Avenue, Logan
300 Market Street, Man
24 District Way, Martinsburg
450 Foxcroft Avenue, Martinsburg
5453 Williamsport Pike, Martinsburg
200 Fourth Street, Montgomery
101 Venture Drive, Morgantown
154 Fayette Street, Morgantown
1750 Earl L. Core Road, Morgantown
40 Hurley Street, Morgantown
990 Elmer Prince Drive, Morgantown
621 Seventh Street, Moundsville
1 Rosemar Circle, Parkersburg
514 Market Street, Parkersburg
113 North Street, Ripley
716 West Main Street, Ripley
7867 Martinsburg Pike, Maddex Square,
Shepherdstown
425 Robert C. Byrd Drive, Sophia
2004 West Webster Road, Summersville
234 Grand Central Mall, Vienna
2650 Grand Central Avenue, Vienna
One Court Square, Webster Springs
109 Three Springs Drive, Weirton
3567 Main Street, Weirton
202 Main Avenue, Weston

United Bank (Continued)

West Virginia

1269 Warwood Avenue, Wheeling
14 Bethlehem Boulevard, Wheeling
1501 Market Street, Wheeling
21 Twelfth Street, Wheeling
2180 National Road, Wheeling

VCC Bank

7814 Carousel Lane
Henrico 23228
C.E.O.- Jane N. Henderson, President
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer
Offices
Henrico County
7814 Carousel Lane *
Montgomery County
110 Peppers Ferry Road, Christiansburg

Village Bank

P O Box 330
Midlothian 23113-0330
C.E.O.- William G. Foster, Jr., President
Cashier- C. Harri Whitehurst, Jr., Chief Financial Officer
Offices
Chesterfield County
4221 West Hundred Road, Chester
1120 Huguenot Road, Midlothian
13531 Midlothian Turnpike, Midlothian *
6736 Southshore Drive, Midlothian
Hanover County
10035 Sliding Hill Road, Ashland
8051 Mechanicsville Turnpike, Mechanicsville
Henrico County
1401 Santa Rosa Road
1650 Willow Lawn Drive
James City County
5372 Discovery Park Boulevard, Suite 101
Powhatan County
1793 South Creek One

Virginia Bank and Trust Company

P O Box 3447
Danville 24543-3447
C.E.O.- Donald W. Merricks
Offices
City of Danville
2600 Riverside Drive, Kings Fairground Plaza
3300 North Main Street
336 Main Street *
U.S. Route 58 East and Airport Drive
Campbell County
1729 Calohan Road, Rustburg

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Banks -- List by Name

Virginia Bank and Trust Company (Continued)

Pittsylvania County
55 North Main Street, Chatham
10370 Martinsville Highway
4080 Franklin Turnpike

Virginia Commonwealth Bank

P O Box 17310
Richmond 23226-7310
C.E.O.- C. Franklin Scott, III, President
Cashier- Deborah M. Evans, Comptroller

Offices

City of Colonial Heights
3209 Boulevard

City of Hopewell
1421 City Point Road

City of Petersburg
1955 South Sycamore Street
1965 Wakefield Street

City of Richmond
5711 Patterson Avenue

City of Suffolk
1703 North Main Street

Chesterfield County
4600 West Hundred Road, Chester
11450 Robious Road, North Chesterfield
1118 Courthouse Road

Henrico County
1801 Bayberry Court, Suite 101
900 North Parham Road

Lancaster County
100 South Main Street, Kilmarnock
Lancaster Square Shopping Center, North Main Street,
Kilmarnock
State Route 3, Ice House Field Shopping Center, White
Stone

Middlesex County
10880 General Puller Highway, Hartfield

Northumberland County
15104 Northumberland Highway, Burgess
Routes 202 and 360, Callao

Richmond County
610 West Richmond Road, Warsaw

Westmoreland County
680 McKinney Boulevard, Colonial Beach
Route 3 Kings Highway, Montross

Virginia Community Bank

P O Box 888
Louisa 23093-0888
C.E.O.- A. Preston Moore, Jr., President
Cashier- Kenneth J. Potter, Chief Financial Officer

Offices

Culpeper County
701 South Main Street, Culpeper

Louisa County
Main Street & Cutler Avenue, Louisa *
State Route 22 & U.S. Route 33, Louisa
Mineral Avenue & Fouth Street, Mineral
NE Corner Intersection of, U.S. Route 15 and U.S.
Route 250, Zion Crossroads

Orange County
185 Madison Rd

Spotsylvania County
10645 Courthouse Road

Virginia Partners Bank

410 William Street
Fredericksburg 22401-8029
C.E.O.- Lloyd B. Harrison, III
Cashier- Catherine Phillips

Offices

City of Fredericksburg
317-319 William Street
410 William Street *
Cowan Center, 2521 Cowan Boulevard

Spotsylvania County
4210 Plank Road

Maryland
115 E. Charles Street, La Plata

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

Access National Corporation, 1800 Robert Fulton Drive, Suite 300, Reston, VA 20191

C.E.O. - Michael W. Clarke, President
Access National Bank, Reston, VA

American National Bankshares Inc., 628 Main Street, Danville, VA 24541

C.E.O. - Charles H. Majors
American National Bank and Trust Company, Danville, VA

BCC Bankshares, Inc., P. O. Box 336, Phenix, VA 23959-0336

C.E.O. - Bobby A. Howard, Chairman of the Board
Bank of Charlotte County, The, Phenix, VA

Bank of Southside Virginia Corporation, The, P. O. Box 40, Carson, VA 23830-0040

C.E.O. - J. Peter Clements, President
Bank of Southside Virginia, The, Carson, VA

Bank of the James Financial Group, Inc., 828 Main Street, Lynchburg, VA 24504-1525

C.E.O. - Robert R. Chapman, III, President
Bank of the James, Lynchburg, VA

Bay Banks of Virginia, Inc., P. O. Box 1869, Kilmarnock, VA 22482-1869

C.E.O. - Randal R. Greene, President
Virginia Commonwealth Bank, Richmond, VA

Benchmark Bankshares Inc, P.O. Box 569, Kenbridge, VA 23944-0569

C.E.O. - Michael O. Walker
Benchmark Community Bank, Kenbridge, VA

Blue Ridge Bankshares, Inc., 17 W. Main Street, Luray, VA 22835

C.E.O. - Brian K. Plum
Blue Ridge Bank, National Association, Martinsville, VA

C&F Financial Corporation, P O Box 391, West Point, VA 23181-0391

C.E.O. - Larry G. Dillon, Chairman of the Board
Citizens and Farmers Bank, West Point, VA

CBB Financial Corp., P O Box 268, Midlothian, VA 23113-0268

C.E.O. - G. William Beale
Community Bankers' Bank, Midlothian, VA

Capital One Financial Corporation, 1680 Capital One Drive, McLean, VA 22102-3491

C.E.O. - Richard D. Fairbank, President
Capital One Bank (USA), National Association, Glen Allen, VA

Chain Bridge Bancorp, Inc., 1445-A Laughlin Avenue, McLean, VA 22101

C.E.O. - John J. Brough, President
Chain Bridge Bank, N.A., McLean, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

Chesapeake Financial Shares, Inc., P O Box 1419, Kilmarnock, VA 22482-1419

C.E.O. - Jeffrey M. Szyperski, Chairman of the Board
Chesapeake Bank, Kilmarnock, VA

Citizens Bancorp of Virginia, Inc., 126 South Main Street, Blackstone, VA 23824-1842

C.E.O. - Joseph D. Borgerding, President
Citizens Bank and Trust Company, Blackstone, VA

Community Bankers Trust Corporation, 4235 Innslake Drive, Suite 200, Glen Allen, VA

C.E.O. - Rex L. Smith, III, President
Essex Bank, Henrico, VA

Eagle Financial Services, Inc., 2 E. Main Street, Berryville, VA 22611

C.E.O. - John R. Milleson, President
Bank of Clarke County, Berryville, VA

E* Trade Financial Corporation, 11 Times Square, New York, NY 10036

C.E.O. - Karl A. Roessner
E*TRADE Bank, Arlington, VA

F & M Bank Corp, P O Box 1111, Timberville, VA 22853-1111

C.E.O. - Dean W. Withers
Farmers & Merchants Bank, Timberville, VA

Farmers Bankshares, Inc., 50 East Widsor Boulevard, Windsor, VA 23487

C.E.O. - Richard J. Holland, Jr., Chairman of the Board
Farmers Bank, Windsor, Virginia, Windsor, VA

Fauquier Bankshares, Inc., 10 Courthouse Square, Warrenton, VA 20186-2800

C.E.O. - Randy K. Ferrell, President
Fauquier Bank, The, Warrenton, VA

First Bancorp, Inc., P O Box 457, Lebanon, VA 24266-0457

C.E.O. - William H. Hayter, President
First Bank and Trust Company, The, Lebanon, VA

First Community Bankshares, Inc., One Community Place, Bluefield, VA 24605

C.E.O. - William P. Stafford, II
First Community Bank, Bluefield, VA

First National Corporation, 112 West King Street, Strasburg, VA 22657-2220

C.E.O. - Scott C. Harvard
First Bank, Strasburg, VA

First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050

C.E.O. - John C. Thompson
First Sentinel Bank, Richlands, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

FVCBankcorp, Inc., 11325 Random Hills Road, Suite 240, Fairfax, VA 22030

C.E.O. - David W. Pijor
FVCbank, Fairfax, VA

GNB Bankshares Corporation, P O Box 2080, Grundy, VA 24614-2080

C.E.O. - Bobby G. Reese, President
Grundy National Bank, Grundy, VA

HSBC USA Inc., 452 Fifth Avenue, New York, NY 10018

C.E.O. - Patrick J. Burke
HSBC Bank USA, National Association, Tysons, VA

Highlands Bankshares, Inc., P. O. Box 1128, Abingdon, VA 24212-1128

C.E.O. - Timothy K. Schools
Highlands Union Bank, Abingdon, VA

HomeTown Bankshares Corporation, 202 S. Jefferson Street, Roanoke, VA 24011

C.E.O. - Susan K. Still, President
HomeTown Bank, Roanoke, VA

John Marshall Bancorp, Inc., 1943 Issac Newton Square, Suite 100, Reston, VA 20190

C.E.O. - Christopher W. Bergstrom
John Marshall Bank, Reston, VA

MainStreet Bancshares, Inc., 10089 Fairfax Boulevard, Fairfax, VA 22030-1742

C.E.O. - Jeff W. Dick
MainStreet Bank, Fairfax, VA

Miners and Merchants Bancorp, Inc., P O Box 1010, Grundy, VA 24614-1010

C.E.O. - Barry C. Elswick, President
TruPoint Bank, Grundy, VA

National Bankshares, Inc., P O Box 90002, Blacksburg, VA 24062-9002

C.E.O. - James G. Rakes, Chairman of the Board
National Bank of Blacksburg, The, Blacksburg, VA

New Peoples Bankshares, Inc., 64 Commerce Drive, Honaker, VA 24260-1810

C.E.O. - C. Todd Asbury, President
New Peoples Bank, Inc., Honaker, VA

Old Point Financial Corporation, 10 South Mallory Street, Hampton, VA 23663

C.E.O. - R. F. Shuford, Chairman of the Board
Citizens National Bank, Windsor, VA
Old Point National Bank of Phoebus, The, Hampton, VA

Parkway Acquisition Corp., 101 Jacksonville Circle, Floyd, VA 24091

C.E.O. - Blake M. Edwards, Jr.
Skyline National Bank, Independence, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520-0306

C.E.O. - Robert K. Bailey, III, President
Peoples Community Bank, Montross, VA

Pinnacle Bankshares Corporation, P.O. Box 29, Altavista, VA 24517

C.E.O. - Aubrey H. Hall, President
First National Bank of Altavista, The, Altavista, VA

Pioneer Bankshares, Inc., P O Box 10, Stanley, VA 22851-0010

C.E.O. - Mark N. Reed
Pioneer Bank, Stanley, VA

Powell Valley Bankshares, Inc., P O Box 100, Jonesville, VA 24263-0100

C.E.O. - Lloyd C. Martin, President
Powell Valley National Bank, Jonesville, VA

River Bancorp, Inc., 433 Commonwealth Blvd East, Ste 1, Martinsville, VA 24112

C.E.O. - Ronald D. Haley, President
River Community Bank, N.A., Martinsville, VA

Select Bank Financial Corporation, 211 Gristmill Drive, Forest, VA

C.E.O. - J. Michael Thomas
Select Bank, Lynchburg, VA

Southern National Bancorp of Virginia, Inc., 10900 Nuckols Road, Suite 325, Glen Allen, VA 23060

C.E.O. - Georgia S. Derrico, Chairman of the Board
Sonabank, Glen Allen, VA

Southwest Virginia Bankshares, Inc., P O Box 1067, Marion, VA 24354-1067

C.E.O. - John E. Stringer, President
Bank of Marion, The, Marion, VA

Union Bankshares Corporation, 1051 East Cary Street, Suite 1200, Richmond, VA 23219-0000

C.E.O. - John C. Asbury
Union Bank & Trust, Richmond, VA

United Bankshares, Inc., 514 Market Street, Parkersburg, WV 26102-1508

C.E.O. - Richard M. Adams, Chairman of the Board
United Bank, Vienna, VA

Village Bank and Trust Financial Corp., P O Box 330, Midlothian, VA 23113-0330

C.E.O. - William G. Foster
Village Bank, Midlothian, VA

Virginia Bank Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447

C.E.O. - Donald W. Merricks
Virginia Bank and Trust Company, Danville, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

Virginia Community Bankshares, Inc., P O Box 888, Louisa, VA 23093-0888

C.E.O. - A. Preston Moore, Jr., President
Virginia Community Bank, Louisa, VA

Virginia Community Capital, Inc., 110 Peppers Ferry Rd., NW, Christiansburg, VA 24073-1068

C.E.O. - Jane N. Henderson, President
VCC Bank, Henrico, VA

Virginia National Bankshares Corporation, P.O. Box 2853, Charlottesville, VA 22902-2853

C.E.O. - Glenn W. Rust, President
Virginia National Bank, Charlottesville, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Trust Companies -- Applications Received and/or Acted Upon

New Trust Companies

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/20/18	BCause Trust, Inc.	192 Ballard Court, Suite 303 Virginia Beach, VA	Pending

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT

Savings Institutions -- List by Name

**Elizabeth Building and Loan Association,
Incorporated**

519 Washington Street
Portsmouth, VA

C.E.O.- Kenneth L. Wimbrough, President

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**Consolidated Report of Condition for Credit Unions
As of December 31**

	2017	2018
ASSETS		
Loans	\$5,960,829,350	\$6,378,271,649
LESS: Allowance for loan losses	53,238,183	64,587,709
Cash	462,036,897	444,979,670
Available for Sale securities	1,257,799,217	1,405,169,494
Held to Maturity securities	618,604,378	388,194,476
Shares, deposits & certificates in Corporate Centrals.....	1,475,000	330,000
Shares, deposits & certificates in banks and S&Ls.....	131,859,189	86,795,462
Shares, deposits & certificates in other credit unions	32,405,081	22,791,526
All other investments.....	75,597,823	77,937,130
Land and buildings (net of depreciation).....	175,532,341	186,784,145
Other fixed assets (net of depreciation)	27,412,383	27,790,804
Share insurance capitalization deposit.....	71,410,842	73,637,918
All other assets	157,731,380	166,701,665
TOTAL ASSETS.....	\$8,919,455,698	\$9,194,796,230
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable.....	\$384,183,180	\$444,870,254
Accounts payable.....	121,813,953	116,565,732
Dividends payable	373,418	395,619
TOTAL LIABILITIES	\$506,370,551	\$561,831,605
Share certificates.....	\$1,375,337,585	\$1,386,215,896
Share draft accounts.....	1,406,615,122	1,460,944,328
IRA accounts	603,830,291	584,063,886
Other shares and deposits	4,131,731,767	4,249,304,360
TOTAL SHARES AND DEPOSITS.....	\$7,517,514,765	\$7,680,528,470
Regular/statutory reserve	\$88,105,078	\$86,252,573
Other reserves.....	91,947,604	91,801,357
Appropriation For Non-Conforming Investments	0	0
Equity Acquired in a Merger	11,615,028	14,004,888
Unrealized Gains (Losses) on available for sale securities.....	(12,871,410)	(23,695,421)
Other comprehensive Income	(45,887,242)	(43,262,005)
Accumulated Unrealized G/L on Cash Flow Hedges	0	0
Undivided earnings.....	762,571,324	827,334,763
TOTAL EQUITY	\$895,570,382	\$952,436,155
TOTAL LIABILITIES, SHARES & EQUITY	\$8,919,455,698	\$9,194,796,230
Number of credit unions in operation	33	28

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**Consolidated Report of Income for Credit Unions
For the Year Ended December 31**

	2017	2018
INCOME		
Interest on loans (gross)	\$289,970,636	\$319,461,822
LESS: Interest refunded	0	0
Income from investments	39,449,486	51,427,195
Income from Trading	4,332	(76,958)
Fee income	56,074,704	57,912,756
Other operating income	72,955,544	80,851,190
TOTAL GROSS INCOME	\$458,454,702	\$509,576,005
EXPENSES		
Employee compensation & benefits	\$166,966,454	\$174,157,987
Travel & conference expense	3,290,335	3,545,095
Office occupancy expense	15,996,813	16,745,098
Office operations expense	59,762,737	63,792,288
Education & promotional expenses	10,938,030	11,590,188
Loan servicing expense	31,508,372	32,391,972
Professional & outside services	12,731,103	13,251,590
Provision for loan losses	44,450,147	52,943,616
Members insurance	125,063	73,580
Operating fees (examination & supervision fees)	1,730,070	1,084,670
Miscellaneous operating expenses	5,080,219	5,303,594
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	\$352,579,343	\$374,879,678
NET INCOME (LOSS) BEFORE DIVIDENDS	\$105,875,359	\$134,696,327
Gains (losses) on investments	\$294,788	\$2,224,941
Gains (losses) on disposition of assets	(451,281)	(308,321)
Other non-operating income (expense)	(308,575)	(3,430)
TOTAL NON-OPERATING GAINS (LOSSES)	(\$465,068)	\$1,913,190
Total net income (loss) before dividends	\$105,410,291	\$136,609,517
Interest on borrowed money	10,040,416	13,587,343
Dividends	44,686,185	50,965,850
Net income (loss) after dividends	\$50,683,690	\$72,056,324
Transfer to Regular Reserve	\$0	\$0

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**Selected Data for Virginia State Chartered-Credit Unions
As of December 31, 2018**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
A B & W Credit Union, Incorporated	Alexandria	30,874	25,755	4,759
Augusta Health Care Credit Union, Incorporated	Fishersville	11,581	9,923	1,640
Baylands Family Credit Union, Inc.	West Point	79,562	72,609	7,409
Beacon Credit Union, Incorporated	Lynchburg	184,729	164,300	19,705
Blue Eagle Credit Union	Roanoke	148,599	130,008	19,596
Cadmus Credit Union, Incorporated	Richmond	1,917	1,652	255
Credit Union of Richmond Incorporated	Richmond	71,027	60,001	12,848
Dominion Credit Union	Richmond	300,181	253,743	36,479
DuPont Community Credit Union	Waynesboro	1,176,411	1,022,731	124,081
Entrust Financial Credit Union	Richmond	74,459	67,913	6,301
Hampton Roads Educators Credit Union, Inc.	Hampton	32,607	30,460	2,472
Jackson River Community Credit Union	Covington	81,576	72,570	9,903
Loudoun Credit Union	Leesburg	42,817	38,861	3,731
Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union	Martinsville	400,492	349,175	51,220
N.C.S.E. Credit Union, Inc.	Lovingsston	1,051	814	237
Newport News Municipal Employees Credit Union, Incorporated	Newport News	39,219	35,796	3,542
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,617,282	1,353,366	210,359

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

**Selected Data for Virginia State Chartered-Credit Unions
As of December 31, 2018**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
Northern Star Credit Union, Incorporated	Portsmouth	88,719	69,373	10,664
P.W.C. Employees Credit Union	Woodbridge	58,006	49,301	8,753
Petersburg Federal Reformatory Credit Union, Incorporated	Hopewell	3,753	2,724	1,017
PFD Firefighters Credit Union, Incorporated	Portsmouth	27,551	23,437	3,994
Prime Care Credit Union, Incorporated	Norfolk	19,792	17,017	2,658
Richmond Virginia Fire Police Credit Union Inc.	Richmond	19,854	17,379	2,267
Riverside Health System Employees' Credit Union, Incorporated	Newport News	8,096	6,637	1,427
University of Virginia Community Credit Union, Inc.	Charlottesville	954,157	840,651	102,751
Virginia Credit Union, Inc.	Richmond	3,638,027	2,892,005	361,569
Virginia Educators' Credit Union	Newport News	65,731	56,870	8,571
Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist Credit Union	Richmond	16,726	15,460	1,286

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Credit Unions -- Applications Received and/or Acted Upon

New Out-of-State Credit Unions

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
08/24/18	Mountain States Credit Union	16000 Johnston Memorial Drive Abingdon, VA	Approved 09/18/18

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
11/20/17	Baylands Family Credit Union, Inc., West Point, VA to merge into it Spruance Cellophane Credit Union, Richmond, VA	Approved 03/26/18
03/26/18	Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA to merge into it Waynesboro Employees Credit Union, Inc., Waynesboro, VA	Approved 06/07/18

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/02/18	University of Virginia Community Credit Union, Inc.	633 Meadowbrook Shopping Center Culpeper, VA	Approved 02/22/18
10/15/18	University of Virginia Community Credit Union, Inc.	5714 Three Notch'd Road Crozet, VA	Approved 10/29/18

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Credit Unions -- Status Changes

New Credit Unions

May 01 Baylands Family Credit Union, Inc. opened a credit union office at 2004 Main Street, West Point, VA

Mergers

January 24 Beacon Credit Union, Incorporated, Lynchburg, VA merged into it Danville City Employees Federal Credit Union

January 29 Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA merged into it Piedmont Credit Union, Danville, VA

May 01 Baylands Family Credit Union, Inc., West Point, VA merged into it Spruance Cellophane Credit Union, Richmond, VA

May 21 University of Virginia Community Credit Union, Inc., Charlottesville, VA merged into it Charlottesville Postal Federal Credit Union

June 30 Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA merged into it Waynesboro Employees Credit Union, Inc., Waynesboro, VA

October 31 Old Dominion University Credit Union, Inc., Norfolk, VA merged into Langley Federal Credit Union, Newport News, VA

New Service Facilities

June 04 University of Virginia Community Credit Union, Inc. opened a service facility at 633 Meadowbrook Shopping Center, Culpeper, VA

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Credit Unions -- List by Name

A B & W Credit Union, Incorporated

6201 Richmond Highway
Alexandria, VA 22303
Treasurer- Mack Reel

**Augusta Health Care Credit Union,
Incorporated**

78 Medical Center Drive
P O Box 1000
Fishersville, VA 22939
Treasurer- James Hathaway

Baylands Family Credit Union, Inc.

2004 Main Street
P. O. Box 392
West Point, VA 23181
Treasurer- Christopher Burgess

Service Facilities -

2111 Pocahontas Trail
Quinton, VA 23141
7031 Richmond Road
Williamsburg, VA 23188

Beacon Credit Union, Incorporated

107 Leroy Bowen Drive
P O Box 4319
Lynchburg, VA 24502
Treasurer- Wesley Gordon

Service Facilities -

2293 Magnolia Avenue
Buena Vista, VA 24416
1901 Goodyear Boulevard
Danville, VA 24541
320 Old Riverside Drive
Danville, VA 24541
630 Piney Forest Road
Danville, VA 24540
19029 Forest Road
Lynchburg, VA 24502
2134 Langhorne Road
Lynchburg, VA 24502
6320 Logans Lane
Lynchburg, VA 24506
Amelon Shopping Square
Madison Heights, VA

Blue Eagle Credit Union

419 Rutherford Avenue NE
Roanoke, VA 24018
Treasurer- Jeffrey Thompson
Service Facilities -
1210 Greenview Drive
Lynchburg, VA 24502

Blue Eagle Credit Union (Continued)

Service Facilities -

3300 Odd Fellows Road
Lynchburg, VA
1430 Hershberger Road NW
Roanoke, VA 24012
2121 Electric Road
Roanoke, VA
7208-A Williamson Road
Roanoke, VA 24019

Cadmus Credit Union, Incorporated

2901 Byrdhill Road
P.O. Box 27481
Richmond, VA 23228
Treasurer- Donald W. Hill

Credit Union of Richmond Incorporated

1601 Ownby Lane
Richmond, VA 23220
Treasurer- Yvonne J. Baylor
Service Facilities -
101 South Davis Avenue
Richmond, VA 23261
1801 Brook Road
Richmond, VA 23260

Dominion Energy Credit Union

One James River Plaza Lobby Level
Richmond, VA 23219
Treasurer- Michael C. Swalley
Service Facilities -
5000 Dominion Boulevard
Glen Allen, VA 23060
120 Tredegar Street
Richmond, VA 23219

DuPont Community Credit Union

140 Lucy Lane
P. O. Box 1365
Waynesboro, VA 22980
Treasurer- Leslie Ramsey
Service Facilities -
1820 South High Street
Harrisonburg, VA 22801
1900 Stone Spring Road
Harrisonburg, VA 22801
1925 Reservoir Street
Harrisonburg, VA 22801
47 W. Kaylor Park Drive
Harrisonburg, VA 22801
1130 North Lee Highway
Lexington, VA 24450

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Credit Unions -- List by Name

DuPont Community Credit Union (Continued)

Service Facilities -

105 Community Way
Staunton, VA 24401
410 N. Augusta Street
Staunton, VA
2518 Stuarts Draft Highway
Stuarts Draft, VA 24477
315 Lee Highway
Verona, VA 24482
1140 Shenandoah Village Drive
Waynesboro, VA 22980
200 East Broad Street
Waynesboro, VA 22980
2200 W. Main Street
Waynesboro, VA 22980
1025 Woodstock Commons Drive
Woodstock, VA 22664

Eastman Credit Union

125 Jones Street
Gate City, VA 24251
Treasurer- Darrell P. Murphy

Service Facilities -

159 Valley Street
Abingdon, VA 24210
16501 Highlands Center Boulevard
Bristol, VA 24202
127 Tempurpedic Drive
Duffield, VA

Entrust Financial Credit Union

1801 Dabney Road
Richmond, VA 23230
Treasurer- David Harpe

**Hampton Roads Educators Credit Union,
Inc.**

2130 Cunningham Drive
Hampton, VA 23666
Treasurer- Donald O. Sandridge

Jackson River Community Credit Union

347 North Court Avenue
Covington, VA 24426
Treasurer- David Vest
Service Facility -
210 Westvaco Road
Low Moor, VA 24457

Loudoun Credit Union

801 Sycolin Road SE, Suite 101
Leesburg, VA 20175
Treasurer- Norman Butts
Service Facility -
112 A South Street, SE
Leesburg, VA 20175

**Martinsville Du Pont Employees Credit Union,
Incorporated d/b/a ValleyStar Credit Union**

35 Dupont Road
Martinsville, VA 24115
Treasurer- Steve Isley
Service Facilities -
41 Wheeler Avenue
Collinsville, VA 24078
212 Holt Garrison Parkway
Danville, VA
3240 Franklin Turnpike
Danville, VA 24540
913 E. Church Street
Martinsville, VA 24112
7176 Greensboro Road
Ridgeway, VA 24148
3452 Buck Mountain Road
Roanoke, VA 24018
1080 Old Franklin Turnpike
Rocky Mount, VA 24151
850 Tanyard Road
Rocky Mount, VA 24151
4027 Halifax Road
South Boston, VA 24592
951 Fairystone Park Highway
Stanleytown, VA 24168
501 W. Broad St.
Waynesboro, VA 22980

N.C.S.E. Credit Union, Inc.

6919 Thomas Nelson Highway
Lovingson, VA 22949
Treasurer- Phyllis M. Drumheller

**Newport News Municipal Employees Credit Union,
Incorporated**

502 Operations Drive
Newport News, VA 23602
Treasurer- Ronald W. Jones
Service Facility -
210 25th Street
Newport News, VA 23607

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Credit Unions -- List by Name

**Newport News Shipbuilding Employees' Credit Union,
Inc. d/b/a Bayport Credit Union**

3711 Huntington Avenue
Newport News, VA 23607

Treasurer- Mary Campbell

Service Facilities -

2445 Old Taylor Road

Chesapeake, VA 23321

401 Albemarle Drive Suite 102

Chesapeake, VA 23322

544 Battlefield Boulevard South

Chesapeake, VA 23322

677 N. Battlefield Boulevard

Chesapeake, VA

5028 George Washington Memorial Hwy.

Grafton, VA 23692

1168 Big Bethel Road

Hampton, VA 23666

199 Fox Hill Road

Hampton, VA

22 Lincoln Street

Hampton, VA 23669

2300 Cunningham Drive

Hampton, VA 23666

500 West Park Lane

Hampton, VA 23666

5200 West Mercury Boulevard

Hampton, VA 23605

Gateway 2000, 22 Enterprise Parkway

Suite 160

Hampton, VA 23666

2369 George Washington Memorial Hwy.

Hayes, VA 23072

11820 Fountain Way

Newport News, VA 23606

12512 Warwick Boulevard

Newport News, VA 23606

12525 Jefferson Avenue

Newport News, VA 23602

230 41st Street, Building 520

Newport News, VA 23607

2700 Huntington Avenue, Building 902

Newport News, VA 23607

2900 Washington Avenue, Building 901

Newport News, VA 23607

3101 Jefferson Avenue

Newport News, VA

35th Street Gate

Newport News Shipyard

Newport News, VA 23607

4215 Marshall Avenue, Building 600

Newport News, VA 23607

433 Denbigh Boulevard

Newport News, VA 23608

**Newport News Shipbuilding Employees' Credit Union,
Inc. d/b/a Bayport Credit Union (Continued)**

Service Facilities -

5001 Huntington Avenue

Newport News, VA 23607

60th Street Gate

Newport News Shipyard

Newport News, VA 23607

8000 Marshall Avenue

Newport News, VA 23605

955 Harpersville Road

Newport News, VA

Northrup Grumman Newport News

Building 907, 210 47th Street

Newport News, VA 23607

600 Church Street Room 111

Norfolk, VA 23501

1290 Smithfield Plaza

Smithfield, VA 23430

1463 North Main Street

Suffolk, VA 23434

5225 Providence Road

Virginia Beach, VA

4171 Ironbound Road

Williamsburg, VA 23188

Northern Star Credit Union, Incorporated

5100 George Washington Highway

Portsmouth, VA 23702

Treasurer- Bernard Matthews

Service Facilities -

Elmhurst Square S. C. Outparcel

5600 Block of Portsmouth Boulevard

Portsmouth, VA 23701

5885 Harbor View Boulevard

Suffolk, VA 23435

**Old Dominion University Credit Union,
Inc.**

2701 Hampton Boulevard

Norfolk, VA 23517

Treasurer- Sylvia Hudgins

Service Facility -

4901 Hampton Boulevard, Room 1049

Norfolk, VA 23508

P.W.C. Employees Credit Union

12715 Ridgefield Village Drive

Woodbridge, VA 22193

Treasurer- Robin R. Perkins

Service Facility -

8959 Center Street

Manassas, VA 22110

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Credit Unions -- List by Name

**PFD Firefighters Credit Union,
Incorporated**

3209 Cedar Lane
Portsmouth, VA 23703
Treasurer- Robert Wise, Jr.

**Petersburg Federal Reformatory Credit Union,
Incorporated**

Federal Correctional Institution
P O Box 1298
Hopewell, VA 23860
Treasurer- Samuel P. Clement III

Prime Care Credit Union, Incorporated

600 Gresham Drive
Norfolk, VA 23507-1904
Treasurer- Terry J. Lambert
Service Facilities -
830 Kempsville Road,
Sentara Leigh Hospital
Norfolk, VA 23502
2800 Godwin Boulevard
Suffolk, VA 23434

**Richmond Virginia Fire Police Credit
Union Inc.**

1634 Ownby Lane
Richmond, VA 23220
Treasurer- Linn M. Brown
Service Facility -
200 W. Grace Street
Richmond, VA 23220

**Riverside Health System Employees' Credit Union,
Incorporated**

500 J. Clyde Morris Boulevard
Newport News, VA 23601
Treasurer- Barbara LaBonte

**University of Virginia Community Credit
Union, Inc.**

3300 Berkmar Drive
Charlottesville, VA 22901-1491
Treasurer- Charles T. Gillet
Service Facilities -
1155 Seminole Trail
Charlottesville, VA 22906
409 East Main Street
Louisa, VA 23093
100 Darden Boulevard
Charlottesville, VA 22901
1018 West Main Street
Charlottesville, VA 22908

**University of Virginia Community Credit
Union, Inc. (Continued)**

Service Facilities -
1400 Melbourne Road
Charlottesville, VA 22901
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
2775 Hydraulic Road
Charlottesville, VA 22901
325 Four Leaf Lane, Suite 1
Charlottesville, VA 22903
501 College Drive
Charlottesville, VA
900 E. Jefferson Street
Charlottesville, VA 22902
633 Meadowbrook Shopping Center
Culpeper, VA 22701
49 Sommerfield Drive
Gordonsville, VA 22942
757 Davis Highway
Mineral, VA 23117
3033 Rockfish Valley Highway
Nellysford, VA 22958
115 N. Madison Road
Orange, VA
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

Virginia Credit Union, Inc.

720 East Broad Street
Richmond, VA 23225
Treasurer- Herbert A. Parr
Service Facilities -
13025 Jefferson Davis Highway
Chester, VA 23831
14520 Hancock Village Street
Chesterfield, VA 23832
9961 Iron Bridge Road
Chesterfield, VA 23832
301 Temple Lake Drive
Colonial Heights, VA 23834
100 MidTown Avenue
Farmville, VA 23901
2150 Gordon W. Shelton Boulevard
Fredericksburg, VA 22401
9951 Jefferson Davis Highway
Fredericksburg, VA 22408
3236 Odd Fellows Road
Lynchburg, VA 24501
6103 Brashier Boulevard
Mechanicsville, VA 23111

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2018 ANNUAL REPORT**

Credit Unions -- List by Name

Virginia Credit Union, Inc. (Continued)

Service Facilities -

11030 Hull Street Road
Midlothian, VA 23112
13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5285 South Laburnum Avenue
Richmond, VA 23231
5427 Glenside Drive
Richmond, VA 23228
6900 Atmore Drive
Richmond, VA 23225
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
935 West Grace Street
Richmond, VA 23220
9498 West Broad Street
Richmond, VA
General Assembly Building
201 North 9th Street
Richmond, VA 23219
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298
17 First Street
Staunton, VA 24401
Eastern State Hospital Building 2,
4601 Ironbound Road
Williamsburg, VA 23188

Virginia Educators' Credit Union

12626 Nettles Drive
Newport News, VA 23606

Treasurer- Eugene Johnson

Service Facilities -

12368 Warwick Boulevard, Suite A106
Newport News, VA 23606
812 Main Street
Newport News, VA 23605

**Virginia United Methodist Credit Union, Inc. d/b/a The
United Methodist Credit Union**

10330 Staples Mill Road
Glen Allen, VA 23060

Treasurer- G. Thomas Brown